Eighty-Second Annual Report

of the

Superintendent of Insurance

For the Year 1987

Published in Accordance with the Provisions of Section 20
of The Insurance Act

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PROVINCE OF MANITOBA

Department of Consumer and Corporate Affairs

To the
Minister of Cooperative, Consumer and Corporate Affairs
Province of Manitoba
Winnipeg, Manitoba

Sir:

I have the honour to submit the Eighty-Second Annual Report for the year ended December 31st, 1987, respecting the various Insurance Companies, Fraternal and Mutual Benefit Societies licensed under The Insurance Act.

The number of insurance companies operating in the Province during the past licence year was 319, made up of 22 provincially incorporated companies, 4 reciprocal exchanges and 293 federally registered companies.

At December 31st, 1987, the 22 provincially incorporated companies, licensed to do business under The Insurance Act, were classified as follows:

Fire and Miscellaneous (including Mutuals)	18
Life and Accident and Sickness	1
Fraternal and Mutual Benefit Societies	2
Hail	1
Total	22

New Provincially-Incorporated Companies admitted by licence in 1987 to write the class of business noted:

The Laurentian Mutual Insurance
Life and Accident and Sickness

Provincially-Incorporated Company which ceased doing business in 1983:
Northern Union Insurance Company Limited**

**The winding up of this insolvent Manitoba insurer continued through 1987.

At December 31st, 1987, there were 293 federally-registered companies licensed to do business under The Insurance Act, classified as follows:

Property	2
Property and Miscellaneous	139
Property, Miscellaneous and Life	1
Life only	14
Life and Accident and Sickness	90
Miscellaneous	31
Fraternal and Mutual Benefit Societies	16
Total	293

In addition, in 1987, 12 federally-registered companies held a Discontinuing Licence. This is a limited licence issued to an insurer that has discontinued undertaking or renewing insurance contracts in Manitoba, but continues to be liable under existing contracts.

New Federally-Registered Companies admitted by licence in 1987 to write the classes of business noted:

Progressive Casualty Insurance Company
Property, Miscellaneous and Automobile

AVEMCO Insurance Company
Aircraft and Accident and Sickness

COSECO Insurance Company
Property, Miscellaneous and Automobile

American Income Life Insurance Company
Life, Accident and Sickness

Federally-Registered Companies which ceased doing business during 1987:

Emmco Insurance Company —
(New Name — Associates Insurance Company)

Fidelity Life Assurance Company

Highlands Insurance Company

Insurance Corporation of Ireland, Limited (The)

London-Canada Insurance Company

Midland Insurance Company

Federally-Registered Companies which have changed their name during 1987:

Arkwright-Boston Manufacturers Mutual Insurance Company
TO: Arkwright Mutual Insurance Company

INA Life Insurance Company of Canada
TO: CIGNA Life Insurance Company of Canada

Northern Life Assurance Company
TO: Sovereign Life Insurance Company

Deposits of Companies licensed in Manitoba, as at December 31st, 1987:

Dome Insurance Corp. Ltd.	$ 67,125.
Hutterian Brethren Mutual Insurance Corporation	50,000.
**Laurentian General Insurance Company Inc.	500,000.
**Laurentian Mutual Insurance Company	1,000,000.
Manitoba Mennonite Mutual Insurance Company	70,000.
Red River Valley Mutual Insurance Company	265,000.
Total	$1,952,125.

**As the Province of Quebec does not enter into Reciprocal Deposit Agreements, these companies have placed a deposit with the Minister of Finance.

Licensing of Adjusters:

During the past licence year, there were 101 Insurance Adjusters' Licences issued, made up as follows:

Adjusters	72
Assistant Adjusters	8
Hail Adjusters	21
Total	101

Licensing of Agents:

During the past licence year, there were 4,566 Insurance Agents' Licences issued, made up as follows:

General (includes all classes except Life)	1,324
Life	2,020
Accident and Baggage	97
Accident and Sickness	648
Automobile	30
Hail	444
Others	3
Total	4,566

Individual Loss Ratios for the Various Classes of Insurance:
(Direct Premiums Written to Losses Incurred — including Adjustment Expenses)

	1984	1985	1986	1987
Accident and Sickness	91.91%	92.93%	97.30%	78.43%
Aircraft	52.97	51.09	54.39	103.29
Automobile	96.85	102.37	119.80	117.94
Boiler and Machinery	11.54	13.78	50.75	22.73
Fidelity and Surety	25.67	47.89	59.24	41.61
Hail	104.87	32.44	77.02	41.31
Liability	84.73	76.11	54.88	73.00
Marine	47.25	53.20	35.56	44.58
Property	73.51	71.19	64.70	59.05

The Insurance Branch is responsible for the administration of:

The Insurance Act;
The Marine Insurance Act;
The Insurance Corporations Tax Act; and
The collection of the tax under the regulations of The Fires Prevention Fund.

The Mandate of the Insurance Branch is to protect the consumer while facilitating the transaction of the business of insurance in Manitoba. To accomplish this, the following functions are performed:

Answering inquiries of a general nature about insurance;
Licensing of insurance companies for the transaction of the business of insurance;
Monitoring the solvency of insurance companies incorporated in Manitoba;
Setting licensing requirements of agents, brokers and adjusters;
Determining the deposits of insurance companies incorporated in Manitoba;
Mediating disputes between consumers, agents, adjusters and insurance companies;
Preparing the Annual Report required by The Insurance Act;
Collecting the premium tax under The Insurance Corporations Tax Act; and
Collecting the tax under The Fires Prevention Act.

As at March 31st, 1988, The Office of the Superintendent of Insurance had a staff of ten persons.

The Seventieth Annual Conference of the Canadian Council of Superintendents of Insurance was held in Charlottetown, Prince Edward Island. Approximately 472 members of the insurance fraternity and their legal representatives attended.

The following Officers were elected for the year 1987-1988:
President: Bennett Campbell, Superintendent of Insurance, Prince Edward Island
Vice President: Earl McGill, Superintendent of Insurance, Manitoba
Secretary-Treasurer: W. B. Laur, Office of the Superintendent of Insurance, Ontario

Following the election of Officers, the Superintendents accepted the invitation of the Superintendent of Insurance, Manitoba, to hold the 1988 Conference in Winnipeg, and also of the Superintendent of Insurance, New Brunswick, to hold the 1989 Conference in Fredericton.

The Office of the Superintendent of Insurance has received excellent co-operation during the past year from the officers and staffs of the insurance companies operating in the Province, the officials of the Insurers' Advisory Organization, The Manitoba Public Insurance Corporation, the Canadian Life and Health Insurance Association Inc., the Life Underwriters Association of Canada, the Canadian Federation of Insurance Agents and Brokers Association, the Insurance Institute of Canada, the Insurance Bureau of Canada, The Winnipeg Life Underwriters Association, the Insurance Agents' Association of Manitoba Inc., The Winnipeg Life Managers' Association and the Insurance Adjusters.

Respectfully submitted,
Earl McGill, F.I.I.C.
Superintendent of Insurance

DOME INSURANCE CORP. LTD.
Head Office: Winnipeg, Man.
Commenced Business: January 1st, 1949

Officers:

Chairman of the Board ..... D. D. Everett
President ..... R. R. Bracken
Secretary ..... S. B. Grieve

Directors:

D. D. Everett ..... Winnipeg, Man.
A. W. Everett ..... Vancouver, B.C.
P. J. Everett ..... Toronto, Ont.
M. M. Everett ..... Vancouver, B.C.
R. R. Bracken ..... Winnipeg, Man.

Amount Deposited with the Government of Manitoba $67,125.00

Authorized to transact Fire, Automobile, Liability, Guarantee, Boiler and Machinery, Plate Glass and Theft Insurance.

Authorized Capital $300,000.00
Amount Subscribed and Paid $100,000.00

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1987

Assets:		$'000
Book Value of Bonds, Debentures and Stocks		$ 613
Cash on Hand and in Banks		23
Interest Due or Accrued and Unpaid		—
Other Assets		1
Total Assets		$ 637
Liabilities:		
Total provision for Unpaid Claims and Adjustment Expenses		$ —
Unearned Premiums		3
Expenses Due and Accrued		2
Taxes Due and Accrued		2
Other Liabilities		—
Balances Due Agents and Return Premiums		—
Total Liabilities (excluding Capital Stock)		$ 7
General Reserve (Surplus)	$ 530	
Capital Stock Paid Up	100	630
Total Liabilities		$ 637

Underwriting Account:		$'000
Net Premiums Earned		$ 25
Net Claims Incurred and Adjustment Expenses	$ —	
Commissions	9	
Salaries, Fees, Taxes and Other Expenses	9	
Total Operating Expenses		18
Underwriting Gain/Loss		$ 7
Other Revenue: Interest, etc.	$ 52	
Other Expenses: Taxes etc.	5	47
Net Income for the Year		$ 54

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

HUTTERIAN BRETHREN MUTUAL INSURANCE CORPORATION
Head Office: Winnipeg, Man.

Commenced Business: February 24, 1981

Incorporated in Manitoba December 31, 1980

Officers:

President ..... J. Kleinsasser General Manager ..... D. M. Miller

Directors:

John Hoffer ..... Poplar Point, Man.	J. Kleinsasser ..... Ste. Agathe, Man.
J. Decker ..... Olivet, South Dakota	D. Waldner ..... Mitchell, South Dakota
M. Waldner ..... Elie, Man.	Jake Hoffer ..... Poplar Point, Man.
M. Mommsen ..... Rifton, N.Y.	David Waldner ..... Lac Du Bonnet, Man.

Amount Deposited with the Government of Manitoba $50,000.00

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1987

Assets	$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	$ 2,552
Cash on Hand and in Banks	602
Amounts due from other insurance companies	35
Investment Income due and accrued	51
Amounts due from agents or brokers	622
Deferred policy acquisition expense	40
Other Assets	650
Total Assets	$ 4,552
Less Assets Not Admitted	—
Total Admitted Assets	$ 4,552

Liabilities		$'000
Unpaid Claims and Adjustment Expenses		$ 760
Taxes due and accrued		50
Reserve for Unearned Premiums		1,008
Amounts owing on Reinsurance		655
Other Liabilities		101
Surplus including statutory reserve		1,978
Total Liabilities		$ 4,552
Underwriting Account		
Net Premiums Earned		$ 1,274
Net Claims Incurred (including Adjustment Costs)	$ 733	
Commissions	107	
Dividends or Rating Refunds	521	
General Expenses, Taxes, etc.	280	
Total		1,641
Underwriting Income		$ (367)
Investment Income	$ 303	
Other Income or Expenses	—	303
Net Income for the Year		$ (64)
Returns for Manitoba		
Premiums written (Direct)		$ 1,289
Losses paid		$ 899
Loss Ratio		69.7%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MENNONITE MUTUAL INSURANCE COMPANY

Head Office: Steinbach, Man.

Commenced Business December, 1940

Officers:

A. G. Kehler, President ..... Ste. Anne, Man.
J. J. Giesbrecht, Vice-President ..... Altona, Man.
A. Sawatzky, Manager-Secretary Treasurer ..... Steinbach, Man.

Directors:

A. G. Kehler ..... Ste. Anne
J. J. Giesbrecht ..... Altona
G. J. Kehler ..... Ste. Anne
F. N. Thiessen ..... Winkler
J. K. Friesen ..... Niverville
B. N. Wall ..... Winkler

Amount Deposited with the Government of Manitoba $70,000.00

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1987

Assets	$'000
Book Value of Bonds, Stocks, and Mortgage Loans, etc.	$ 2,276
Cash on Hand and in Banks	1,410
Amounts due from agents and brokers	526
Amounts due from other insurance companies	72
Investment Income due and accrued	56
Fixed Assets (Office premises etc.)	294
Other Assets	521
Total Assets	$ 5,155
Less Assets Not Admitted	104
Total Admitted Assets	$ 5,051

Liabilities	$'000
Unpaid Claims and Adjustment Expenses	$ 266
Taxes due and accrued	93
Reserve for Unearned Premiums	921
Amounts owing on Reinsurance	164
Other Liabilities	391
Surplus including statutory reserve	3,216
Total Liabilities	$ 5,051

Underwriting Account		
Net Premiums Earned		$ 1,328
Net Claims Incurred (including Adjustment Costs)	$ 766	
Net Commissions Incurred	59	
General Expenses, Taxes, etc.	443	
Total		1,268
Underwriting Income		$ 60
Investment Income	$ 303	
Other Income or Expenses	115	$ 418
Net Income for the Year		$ 478

Returns for Manitoba	
Premiums written (Direct)	$ 3,630
Losses paid	2,267
Loss Ratio	62.45%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report, subject to final inspection.

MANITOBA MOTOR CLUB INSURANCE COMPANY INC.

Head Office: Winnipeg, Man.

Commenced Business March 31st, 1966
Incorporated in Manitoba May 31st, 1965

Officers:

President	F. S. Kovitz	1st Vice-President	R. Cadieux
Executive Vice-Pres.	M. T. Colledge	2nd Vice-President	M. Gottschlich

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1987

Assets	$'000
Bonds (Book Value)	$167,287
Cash on Hand and in Banks	5,950
All Other Assets	61,747
Total Assets	$234,984
Deduct Assets Not Admitted	2,380
Total Admitted Assets	$232,604

Liabilities		$'000
Claims Due and Unpaid		$ 63,000
Advance Payments — Premiums		56,673
Contingency Reserve		66,823
Other Liabilities		4,332
Surplus		40,776
Total Liabilities		$232,604
Receipts		
Premiums	$109,429	
Interest	19,397	
All Other Income	—	
Total Income	$128,826	
Expenditures		
Claims	$ 32,000	
Administration Expenses	31,683	
Taxes, Licence Fees	18,126	
Other Expenses	—	
Total Disbursements		$ 81,809
Excess of Income over Expenditure		$ 47,017

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary and are published in this report subject to final inspection.

EXHIBIT OF CERTIFICATES IN MANITOBA

Classification	No.
1. At end of 1986	103,229
2. New Effected	19,135
3. All Other Additions	—
4. Total	122,364
Less Ceased by:	
5. Death	461
6. Lapse	14,289
7. Other	614
8. Total Ceased	15,364
9. At end of 1987	107,000

RED RIVER VALLEY MUTUAL INSURANCE COMPANY
Head Office: Altona, Man.

Commenced Business March 1941

Officers:

President ..... Raymond C. Friesen Vice-President ..... Peter J. Reimer
Manager ..... Harvey G. Heinrichs

Amount deposited with the Government of Manitoba $265,000.00

STATEMENT FOR THE YEAR ENDED 31st DECEMBER, 1987

Assets	$'000
Book Value of Bonds, Stocks, Mortgage Loans, etc.	$ 6,399
Cash on Hand and in Banks	653
Agents' Balances	1,225
Interest Accrued	117
Fixed Assets (Office Premises, etc.)	358
Miscellaneous	1,111
Total Assets	$ 9,863
Less Assets Not Admitted	135
Total Admitted Assets	$ 9,728

Liabilities	$'000
Claims Unpaid and Adjustment Expenses	$ 802
Net Premiums Unearned	3,929
Commissions Due Agents and Return Premiums	16
Expenses Due and Accrued, Taxes, etc.	732
Amounts due other Insurance Companies	387
Total Liabilities	$ 5,866
Surplus (indicated Statutory Reserve)	3,862
Total Liabilities, Surplus and Reserve	$ 9,728

Underwriting Account		
Net Premiums Earned		$ 5,761
Claims Incurred and Adjustment Expenses	$ 3,293	
Commissions	1,213	
Taxes	296	
All Other Expenses	696	
Total Operating Expenses		$ 5,498
Underwriting Profit		263
Other Revenue (Investment gain) etc.	$ 610	
Other Expenses	325	285
Net Income for the Year		$ 548

Returns for Manitoba	
Direct Premiums Written	$ 9,212
Losses Incurred	4,205
Loss Ratio	45.65%

NOTE—Statements filed by Provincial Companies are checked, amended if considered necessary, and are published in this report subject to final inspection.

INSURANCE COMPANIES, FRATERNAL AND MUTUAL BENEFIT SOCIETIES

Licensed to transact business under "The Insurance Act"

THE PROVINCE OF MANITOBA
To December 31st, 1988

The letter(s) following each insurer designate the class(es) of insurance wherein each is authorized to transact business.
(The types within the classes are designated on each licence.)

Description of the classes of insurance which may be authorized.

A. LIFE Insurance only.

B. LIFE, PERSONAL ACCIDENT AND SICKNESS Insurance only.

C. PROPERTY Insurance, being insurance with the meaning of fire, inland transportation, livestock, plate glass, sprinkler leakage, theft and weather insurance.

D. FIRE Insurance, including lightning and explosion insurance and insurance respecting use and occupancy, rents, profits and charges and, in addition thereto any one or more of the following classes of insurance if and when written in a policy of fire insurance on the same property; namely: falling aircraft, earthquake, windstorm, tornado, hail, sprinkler leakage, riot, malicious damage, weather, water damage, smoke damage, civil commotion and impact by vehicles.

E. HAIL Insurance.

F. Accident, sickness, workmen's compensation, employers' liability, public liability, property damage, aircraft, guarantee including fidelity and surety, boiler and machinery, plate glass, theft, livestock, title, credit, mortgage, legal expense, liability, marine, inland transportation, earthquake, explosion, forgery, limited hail, sprinkler leakage, windstorm, weather and real property.

G. AUTOMOBILE Insurance of any kind.

Mut. Ben. — Mutual Benefit Societies.
Mut. Fire — Mutual Fire.
Fraternal — Fraternal Societies.

Name of Company	Canadian Head Office	Class(es) Licensed
Abbey Life Insurance Company of Canada	3027 Harvester Rd., Burlington, Ontario L7N 3G9	B.
ACTRA Fraternal Benefit Society	400 - 2239 Yonge St., Toronto, Ontario M4S 2B5	Fraternal
Advocate General Insurance Company of Canada	2 St. Clair Ave. West, Toronto, Ontario M4V 3A4	C.F.G.
Aegon Insurance Company (U.K.) Limited	c/o Hunter, Winn Underwriting Management Limited 34 Lakeshore Road East, Mississauga, Ontario L5G 1C8	C.F.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Aetna Casualty and Surety Company (The)	145 King St. West, Toronto, Ontario M5H 3T7	C.E.F.G.
Aetna Life Insurance Company	145 King St. West, Toronto, Ontario M5H 3T7	B.
Affiliated F M Insurance Company	202 - 155 Gordon Baker Road, Willowdale, Ontario M2H 3N7	C.F.
Albion Insurance Company of Canada (The)	501 - 1140 de Maisonneuve Blvd. West, Montreal, Quebec H3A 1M8	C.F.G.
Alexander Hamilton Life Insurance Company of America	85 Bloor St. East., Toronto, Ontario M4W 1B4	B.
Allendale Mutual Insurance Company	202 - 155 Gordon Baker Road, Willowdale, Ontario M2H 3N7	C.F.
Allstate Insurance Company	10 Allstate Parkway, Markham, Ontario L3R 5P8	C.E.F.G.
Allstate Insurance Company of Canada	10 Allstate Parkway, Markham, Ontario L3R 5P8	C.F.G.
Allstate Life Insurance Company	10 Allstate Parkway, Markham, Ontario L3R 5P8	B.
Allstate Life Insurance Company of Canada	10 Allstate Parkway, Markham, Ontario L3R 5P8	B.
Alta Surety Company	1520 - 800 Dorchester Blvd. West, Montreal, Quebec H3B 1X9	F.
American Bankers Insurance Company of Florida	501 - 40 Sheppard Ave. West, Willowdale, Ontario M2N 6K9	C.F.G.
American Bankers Life Assurance Company of Florida	501 - 40 Sheppard Ave. West, Willowdale, Ontario M2N 6K9	B.
American Credit Indemnity Company	302 - 405 Sherbrooke East, Montreal, Quebec H2L 1J9	F.
American Health and Life Insurance Company	302 - 405 Sherbrooke East, Montreal, Quebec H2L 1J9	B.
American Home Assurance Company	145 Wellington St. West, Toronto, Ontario M5J 1H8	C.E.F.G.
American Income Life Insurance Company	c/o Thorne Ernst & Whinney, Box 87, Commerce Court Postal Stn., Toronto, Ontario M5L 1C6	B.
American Life Insurance Company	145 Wellington St. West, Toronto, Ontario M5J 1H8	B.
American Mutual Liability Insurance Company	1B - 2845 Dunwin Drive, Mississauga, Ontario L5L 1T1	F.G.
American National Fire Insurance Company	109A - 2103 Airport Drive, Saskatoon, Saskatchewan S7L 6W2	D.E.F.
American Road Insurance Company (The)	The Canadian Road, Oakville, Ontario L6J 5C7	C.F.G.
Amex Life Assurance Company	c/o Paterson MacDougall, 3504 - 20 Queen St. West, Box 66, Toronto, Ontario M5H 3R3	B.
P. Anglo Canada General Insurance Company	171 Queens Avenue, London, Ontario N6A 5J7	D.E.F.
Argonaut Insurance Company	c/o Coopers & Lybrand, 1111 West Hastings St., Vancouver, B.C. V6E 3R2	F.
Arkwright Mutual Insurance Company	704 - 1881 Yonge St., Toronto, Ontario M4S 1Y6	C.E.F.
Associated Canadian Travellers, (The)	116 - 16th Avenue N.E., Calgary, Alberta T2E 1J5	Fraternal
AVEMCO Insurance Company	c/o Canadian Insurance Consultants, Inc. 705 - 133 Richmond St. W., Toronto, Ontario M5H 2L3	F.
Aviation & General Insurance Company Limited	c/o Canadian Aviation Insurance Managers Ltd., P.O. Box 2, Royal Bank Plaza, Toronto, Ontario M5J 2J1	F.
Balboa Insurance Company	P.O. Box 5071, Terminal "A", London, Ontario N6A 4M5	D.F.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Balboa Life Insurance Company	P.O. Box 5071, Terminal "A", London, Ontario N6A 4M5	B.
Bankers Life and Casualty Company	1100 - 195 The West Mall, Etobicoke, Ontario M9C 5K1	B.
Bankers Life Company	c/o McLean & Kerr, 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Blue Cross Life Insurance Company of Canada	P.O. Box 220, Moncton, New Brunswick E1C 8L3	B.
Boiler Inspection and Insurance Company of Canada (The)	8 King Street East, Toronto, Ontario M5C 1B5	C.F.
British Aviation Insurance Company Limited (The)	400 - 161 Eglinton Avenue East, Toronto, Ontario M4P 1J5	F.
Buffalo Insurance Company	c/o Fasken, Calvin, Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	C.F.G.
Calvert Insurance Company	201 - 18 King St. East, Toronto, Ontario M5C 2R6	C.F.G.
Canada Accident and Fire Assurance Company (The)	P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.F.G.
The Canada Life Assurance Company	330 University Ave., Toronto, Ontario M5G 1R8	B.
Canada Life Casualty Insurance Company	330 University Ave., Toronto, Ontario M5G 1R8	C.F.G.
P. Canada West Insurance Company	10603 - 107 Avenue, Edmonton, Alberta T5H 3Z1	C.F.G.
Canadian Foresters Life Insurance Society	P.O. Box 850, Brantford, Ontario N3T 5S3	Fraternal
Canadian General Insurance Company	Box 4030, Terminal "A", Toronto, Ontario M5W 1K4	C.E.F.G.
Canadian General Life Insurance Company	P.O. Box 918, Hamilton, Ontario L8N 3P6	B.
Canadian Home Assurance Company	100 - 465 Dorchester Blvd. West, Montreal, Quebec H2Z 1A8	C.F.G.
Canadian Indemnity Company (The)	165 University Avenue, Toronto, Ontario M5H 3B9	C.E.F.G.
Canadian Surety Company (The)	2180 Yonge Street, Toronto, Ontario M4S 2C2	C.F.G.
Capitol Life Insurance Company (The)	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	A.
Casualty Company of Canada (The)	165 University Avenue, Toronto, Ontario M5H 3B9	C.F.G.
Centennial Insurance Company	500 - 212 King St. West, Toronto, Ontario M5H 1K5	D.F.
Century Insurance Company of Canada (The)	439 University Avenue, Box 219A, Toronto, Ontario M5W 1B6	C.E.F.G.
Chateau Insurance Company	600 - 2300 Yonge St., Toronto, Ontario M4P 2X3	C.F.G.
Chicago Title Insurance Company	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	F.
Chrysler Insurance Company	202 - 2233 Argentia Road, Mississauga, Ontario L5N 2X7	C.F.G.
Chrysler Life Insurance Company of Canada	202 - 2233 Argentia Road, Mississauga, Ontario L5N 2X7	B.
Chubb Insurance Company of Canada	26 Wellington St. East, Toronto, Ontario M5E 1S2	C.F.G.
CIGNA Insurance Company of Canada	500 - 100 Consilium Place, Scarborough, Ontario M1H 3E3	C.E.F.G.
CIGNA Life Insurance Company of Canada	1200 - 20 Adelaide St. East, Toronto, Ontario M5C 2T6	B.
Citadel General Assurance Company (The)	1075 Bay Street, Toronto, Ontario M5S 2W5	C.E.F.G.
Citadel Life Assurance Company (The)	1075 Bay Street, Toronto, Ontario M5S 2W5	B.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
College Retirement Equities Fund	c/o Genest Murray DesBrisay Murray, 2800 - 145 King St. West, Toronto, Ontario M5H 3K1	A.
Colonia Life Insurance Company	2 St. Clair Avenue East, Toronto, Ontario M4T 2V6	B.
Combined Insurance Company of America	Box 4081, Station "A", Toronto, Ontario M5W 1M7	B.
P. Commerce and Industry Insurance Company of Canada	145 Wellington St. W., 14th Floor, Toronto, Ontatio M5J 1H8	C.E.F.G.
Commerce Group Insurance Company (The)	2450 Girouard St., St. Hyacinthe, Quebec J2S 7C4	C.E.F.G.
Commercial Union Assurance Company of Canada	Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.E.F.G.
Commercial Union Assurance Company PLC	Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.F.
Commercial Union Life Assurance Company of Canada	P.O. Box 370, Station "A", Scarborough, Ontario M1K 5C3	B.
Commonwealth Insurance Company	715 - Two Bentall Centre, Vancouver, B.C. V7X 1J3	C.F.G.
Confederation Life Insurance Company	321 Bloor St. East, Toronto, Ontario M4W 1H1	B.
Connecticut General Life Insurance Company	709 - 141 Adelaide St. West, Toronto, Ontario M5H 3L5	B.
Constellation Assurance Company	26 Wellington St. East, Toronto, Ontario M5E 1J6	F.
Constitution Insurance Company of Canada	400 - 500 University Ave., Toronto, Ontario M5G 1V9	C.F.G.
Continental Assurance Company	1075 Bay Street, Toronto, Ontario M5S 2W5	B.
Continental Casualty Company	1075 Bay Street, Toronto, Ontario M5S 2W5	C.E.F.G.
Continental Insurance Company (The)	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.E.F.G.
Continental Insurance Company of Canada (The)	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.E.F.G.
Contingency Insurance Company Limited (The)	505 York Blvd., Hamilton, Ontario L8N 3S3	C.F.G.
Cooperants, Mutual Life Insurance Society	333 St. Antoine St. East, Montreal, Quebec H2X 1R9	B.
P. Co-operative Hail Insurance Company Limited	Box 777, Regina, Saskatchewan S4P 3A8	E.
Co-operators General Insurance Company	Priory Square, Guelph, Ontario N1H 6P8	C.E.F.G.
Co-operators Life Insurance Company	1920 College Avenue, Regina, Sask. S4P 1C4	B.
Cornhill Insurance Company of Canada	100 - 425 Bloor Street East, Toronto, Ontario M4W 3R5	C.F.G.
P. Coronation Insurance Company Limited	201 - 18 King St. East, Toronto, Ontario M5C 2R6	C.E.F.G.
COSECO Insurance Company	Priory Square, Guelph, Ontario N1H 6P8	C.F.G.
Credit Life Insurance Company (The)	c/o Canadian Insurance Consultants Inc. 600 - 133 Richmond St. West, Toronto, Ontario M5H 2L3	B.
Crown Life Insurance Company	120 Bloor St. East, Toronto, Ontario M4W 1B8	B.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Cumis General Insurance Company	P.O. Box 5065, Burlington, Ontario L7R 4C2	C.F.G.
Cumis Life Insurance Company	P.O. Box 5065, Burlington, Ontario L7R 4C2	B.
Desjardins Mutual Life Assurance Company	200 Avenue des Commandeurs, Levis, Quebec G6V 6R2	B.
P. Dome Insurance Corp. Ltd.	800-240 Graham Avenue, Winnipeg, Manitoba R3C 0J7	D.F.G.
Dominion Insurance Corporation (The)	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.E.F.G.
Dominion of Canada General Insurance Company (The)	165 University Avenue, Toronto, Ontario M5H 3B9	C.F.G.
Eagle Star Insurance Company Limited	c/o Focus Group Inc., 309 - 75 Front Street East, Toronto, Ontario M5E 1V9	C.F.G.
Eaton Insurance Company	150 Eglinton Avenue East, Toronto, Ontario M4P 2Z3	C.F.G.
Ecclesiastical Insurance Office Public Limited Company	502 - 2300 Yonge St., Toronto, Ontario M4P 1E4	C.F.G.
Economical Mutual Insurance Company	P.O. Box 700, Kitchener, Ontario N2G 4C1	C.F.G.
Elite Insurance Company	500 - 840 Howe Street, Vancouver, British Columbia V6Z 2M7	C.F.G.
Empire Life Insurance Company (The)	Box 1000, Kingston, Ontario K7L 4Y4	B.
Employers Insurance of Wausau A Mutual Company	1700 - 1 University Avenue, Toronto, Ontario M5J 2P2	C.F.G.
English & American Insurance Company Limited	c/o Wm. H. McGee & Company of Canada Ltd., Ste. 1200-48 Yonge St., Toronto, Ontario M5E 1G6	C.F.
Equitable Life Assurance Society of the United States (The)	2310-1155 Dorchester Blvd. West, Montreal, Quebec H3B 2K2	A.
Equitable Life Insurance Company of Canada (The)	One Westmount Road North, Waterloo, Ontario N2J 4C7	B.
Excelsior Life Insurance Company (The)	145 King Street West, Toronto, Ontario M5H 3T7	B.
Federal Insurance Company	26 Wellington St. East, Toronto, Ontario M5E 1S2	C.F.G.
Federated Insurance Company of Canada	P.O. Box 5800, Winnipeg, Manitoba R3C 3C9	C.F.G.
Federated Life Insurance Company	P.O. Box 5800, Winnipeg, Manitoba R3C 3C9	B.
Federated Mutual Insurance Company	P.O. Box 5800, Winnipeg, Manitoba R3C 3C9	C.F.G.
Federation Insurance Company of Canada	2000 - 1080 Beaver Hall Hill, Montreal, Quebec H2Z 1S8	C.
Financial Life Assurance Company of Canada	P.O. Box 335, Etobicoke, Ontario M9C 4V3	B.
Fireman's Fund Insurance Company	1201-390 Bay St., Toronto, Ontario M5H 2Y2	C.F.G.
First North American Insurance Company	5650 Yonge Street, North York, Ontario M2M 4G4	F.
Ford Life Insurance Company	The Canadian Road, Oakville, Ontario L6J 5C7	B.
Foremost Insurance Company Grand Rapids, Michigan	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	D.F.G.
Foresters Indemnity Company	789 Don Mills Road, Don Mills, Ontario M3C 1T9	C.F.
Franklin Life Insurance Company (The)	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, 23rd Floor, Toronto, Ontario M5H 3C2	B.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
GAN Canada Insurance Company	1607 - 180 Dundas St. West, Toronto, Ontario M5G 1Z8	C.E.F.G.
GAN Incendie Accidents Compagnie Francaise D'Assurances et de Reassurances Incendie, Accidents Et Risques Divers	505 York Blvd., Hamilton, Ontario L8N 3S3	C.E.F.G.
General Accident Assurance Company of Canada (The)	Box 410, Ste. 2600, 2 First Canadian Pl., Toronto, Ontario M5X 1J1	C.E.F.G.
General American Life Insurance Company	c/o Blaney, McMurtry, Aaron & Watson, 1400 - 20 Queen St. West, Toronto, Ontario M5H 2V3	B.
General Insurance Company of America	Box 3000, Station "A", Mississauga, Ontario L5A 3P6	C.F.
P. Gerling Global General Insurance Company	480 University Avenue, Toronto, Ontario M5G 1V6	D.E.F.G.
P. Gerling Global Reinsurance Company	480 University Avenue, Toronto, Ontario M5G 1V6	D.E.F.G.
P. Gibraltar General Insurance Company	171 Queens Avenue, London, Ontario N6A 5J7	C.E.F.G.
Glacier National Life Assurance Company	980-505 Burrard St., Vancouver, B.C. V7X 1S3	B.
Globe Life Insurance Company	701 - 980 Yonge St., Toronto, Ontario M4W 2J9	B.
Grain Insurance and Guarantee Company	906-167 Lombard Avenue, Winnipeg, Manitoba R3B 0V9	C.F.
Grand Orange Lodge of British America (The)	94 Sheppard Avenue West, Willowdale, Ontario M2N 1M5	Fraternal
Great American Insurance Company	109A - 2103 Airport Drive, Saskatoon, Saskatchewan S7L 6W2	C.E.F.G.
Great-West Life Assurance Company (The)	100 Osborne Street North, Winnipeg, Manitoba R3C 3A5	B.
Guarantee Company of North America (The)	Place Du Canada, Ste. 1560, Montreal, Quebec H3B 2R4	F.
Guardian Insurance Company of Canada	Box 4096, Station "A", Toronto, Ontario M5W 1N1	C.F.G.
Halifax Insurance Company (The)	75 Eglinton Avenue East, Toronto, Ontario M4P 3A4	C.E.F.G.
Halifax Life Insurance Company (The)	75 Eglinton Avenue East, Toronto, Ontario M4P 3A4	A.
Hanover Insurance Company (The)	c/o O'Neil & Company Limited, 404 - 40 St. Clair Avenue West, Toronto, Ontario M4V 1M2	C.F.
Hartford Fire Insurance Company (The)	20 York Mills Road, Willowdale, Ontario M2P 2C2	C.E.F.G.
Hartford Insurance Company of Canada	20 York Mills Road, Willowdale, Ontario M2P 2C2	C.E.F.G.
Herald Insurance Company	c/o Crum & Forster of Canada, 1900 - 121 King St. West, Toronto, Ontario M5H 3T9	C.F.G.
Home Insurance Company (The)	900 - 90 Eglinton Ave. East, Toronto, Ontario M4P 2Y5	C.F.G.
P. Hutterian Brethren Mutual Insurance Corporation	c/o H. B. Farm Agencies Ltd., 300 - 960 Portage Avenue, Winnipeg, Manitoba R3G 0R4	Mut. Fire & F.
Imperial Life Assurance Company of Canada (The)	95 St. Clair Ave. W., Toronto, Ontario M4V 1N7	B.
Independent Order of Foresters (The)	789 Don Mills Road, Don Mills, Ontario M3C 1T5	Fraternal

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Insurance Company of North America	500 - 100 Consilium Place, Scarborough, Ontario M1H 3E3	C.E.F.G.
Jevco Insurance Company	c/o Jevco Insurance Management Inc. 1150 - 2021 Union St., Montreal, Quebec H3A 2S9	C.F.G.
John Alden Life Insurance Company	P.O. Box 2266, Winnipeg, Manitoba R3C 4A6	B.
John Deere Insurance Company of Canada	P.O. Box 1000, Grimsby, Ontario L3M 4H5	C.F.G.
John Hancock Mutual Life Insurance Company	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	B.
Kansa General Insurance Company	c/o Kansa Insurance Management Inc. 1150 - 2021 Union Avenue, Montreal, Quebec H3A 2S9	C.F.G.
Knights of Columbus	2430 Munroe Avenue, Saskatoon, Sask. S7J 1S7	Fraternal
Laurentian Casualty Company of Canada	1100 Dorchester Blvd. W., 25th Fl, Montreal, Quebec H3B 4P4	C.F.G.
P. Laurentian General, Insurance Company Inc.	1100 Dorchester Blvd. West, 25th Floor, Montreal, Quebec H3B 4P4	C.E.F.G.
Laurentian Life Insurance Company of Canada	500 Grande-Allee East, Quebec, Quebec G1R 2J7	B.
P. Laurentian Mutual Insurance, The	500 Grande-Allee E., Quebec City, Quebec G1R 2J7	B.
Laurentian Pacific Insurance Company	1140 West Pender St., 15th Fl.,P.O. Box 21, Vancouver, B.C. V6E 4G1	C.E.F.G.
Laurentian Shield Insurance Company (The)	1100 Dorchester Blvd. West, 25th Floor, Montreal, Quebec H3B 4P4	C.F.G.
Laurier Life Insurance Company	295 The West Mall, Etobicoke, Ontario M9C 4Z9	B.
Lawyers Title Insurance Corporation	500 - 85 Richmond St. West, Toronto, Ontario M5H 2C9	F.
Liberty Mutual Fire Insurance Company	1200 Eglinton Avenue East, Don Mills, Ontario M3C 1H9	C.F.G.
Liberty Mutual Insurance Company	1200 Eglinton Avenue East, Don Mills, Ontario M3C 1H9	C.F.G.
Life Insurance Company of North America	709 - 141 Adelaide St. West, Toronto, Ontario M5H 3L5	B.
London and Midland General Insurance Company	P.O. Box 5071, Terminal "A", London, Ontario N6A 4M5	C.F.G.
London Life Insurance Company	255 Dufferin Avenue, London, Ontario N6A 4K1	B.
Lumbermens Mutual Casualty Company	11th Fl., 88 University Ave., Toronto, Ontario M5J 1T6	C.F.G.
Lutheran Life Insurance Society of Canada	12th Fl., Marsland Centre, Waterloo, Ontario N2J 4G4	Fraternal
P. Manitoba Mennonite Mutual Insurance Company	P.O. Box 3550, Steinbach, Manitoba R0A 2A0	Mut. Fire & F.
P. Manitoba Motor Club Insurance Company Inc.	P.O. Box 1400, Winnipeg, Manitoba R3C 2Z3	Fraternal
Manufacturers Life Insurance Company (The)	200 Bloor St. East, Toronto, Ontario M4W 1E4	B.
Maritime Insurance Company, Limited	60 Yonge Street, 5th Floor, Toronto, Ontario M5E 1H5	F.
Maritime Life Assurance Company (The)	Box 1030, Halifax, Nova Scotia B3J 2X5	B.
Markel Insurance Company of Canada	831 - 20 Dundas St. West, Box 151, Toronto, Ontario M5G 2C2	C.F.G.
Massachusetts Indemnity and Life Insurance Company	2345 Stanfield Rd., Mississauga, Ontario L4Y 3Y3	F.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Massachusetts Mutual Life Insurance Company	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	B.
Mercantile and General Reinsurance Company of Canada (The)	123 Front Street West, University Place, Toronto, Ontario M5J 2M7	C.E.F.G.
Metropolitan Insurance Company	1700 - 1 University Ave., Toronto, Ontario M5J 2P2	C.F.G.
Metropolitan Life Insurance Company	99 Bank Street, Ottawa, Ontario K1P 5A3	A.F.
Metropolitan Life Insurance Company of Canada	99 Bank Street, Ottawa, Ontario K1P 5A3	B.
MIC Life Insurance Corporation	1125B Leslie St., Don Mills, Ontario M3C 2K4	B.
Minnesota Mutual Life Insurance Company (The)	c/o McLean & Kerr, 372 Bay Street, 10th Fl., Toronto, Ontario M5H 2X5	A.
MONY Life Insurance Company of Canada	797 Don Mills Road, Don Mills, Ontario M3C 1V2	B.
Mortgage Insurance Company of Canada (The)	Bldg. Box 12, 1 Dundas St. West, Ste. 1600, Toronto, Ontario M5G 1Z3	F.
Motors Insurance Corporation	1125B Leslie Street, Don Mills, Ontario M3C 2K4	C.F.G.
Mutual Life Assurance Company of Canada (The)	227 King St. South, Waterloo, Ontario N2J 4C5	B.
Mutual Life Insurance Company of New York (The)	797 Don Mills Road, Don Mills, Ontario M3C 1V2	B.
Mutual of Omaha Insurance Company	500 University Avenue, Toronto, Ontario M5G 1V8	B.
National Fidelity Life Insurance Company	c/o Aviation Insurance Agency (Ontario) Ltd., 508 - 10 Milner Business Court, Scarborough, Ontario M1B 3C6	B.
National Life Assurance Company of Canada (The)	522 University Ave., Toronto, Ontario M5G 1Y7	B.
New Hampshire Insurance Company	145 Wellington St. West, Toronto, Ontario M5J 1H8	C.F.G.
New Rotterdam Insurance Company	P.O. Box 2018, Hamilton, Ontario L8N 3S3	C.E.F.G.
New York Life Insurance Company	1600 - 121 Bloor St. East, Toronto, Ontario M4W 3N2	B.
New York Life Insurance Company of Canada	1600 - 121 Bloor St. East, Toronto, Ontario M4W 3N2	B.
Niagara Fire Insurance Company	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.E.F.G.
Non-Marine Underwriters Members of Lloyd's London, England (The)	1400-1155 University Ave., Montreal, Quebec H3B 1S3	C.E.F.G.
Norman Insurance Company Limited	2475 Laurier Blvd., Sillery, Quebec G1V 4E4	C.F.G.
North American Company for Property and Casualty Insurance	1010 - 2 St. Clair Ave. West, Toronto, Ontario M4V 1L5	C.E.F.G.
North American Life and Casualty Company	1500-797 Don Mills Road, Don Mills, Ontario M3C 1V2	B.
North American Life Assurance Company	5650 Yonge St., North York, Ontario M2M 4G4	B.
North West Commercial Travellers' Association of Canada (The)	Box 336, Winnipeg, Manitoba R3C 2H6	Fraternal
North West Life Assurance Company of Canada (The)	800 - 1040 West Georgia St., Vancouver, BC V6E 4H1	B.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Norwich Union Fire Insurance Society Limited	60 Yonge Street, Toronto, Ontario M5E 1H5	F.
Norwich Union Life Insurance Society (The)	60 Yonge Street, Toronto, Ontario M5E 1H5	A.
Old Republic Insurance Company	P.O. Box 557, Hamilton, Ontario L8N 3K9	C.F.G.
Old Republic Life Insurance Company	P.O. Box 557, Hamilton, Ontario L8N 3K9	B.
Orion Insurance Company Limited (The)	c/o Halifax Insurance Company 75 Eglinton Avenue East, Toronto, Ontario M4P 3A4	D.F.
Pacific Employers Insurance Company	500 - 100 Consilium Place, Scarborough, Ontario M1H 3E3	C.E.F.G.
P. Pafco Insurance Company Limited	500 - 212 King Street West, Toronto, Ontario M5H 1K5	D.E.F.G.
Paul Revere Life Insurance Company (The)	P.O. Box 5044, Burlington, Ontario L7R 4C1	B.
Pennsylvania Life Insurance Company	2345 Standfield Road, Mississauga, Ontario L4Y 3Y3	B.
Personal Insurance Company of Canada (The)	703 Evans Avenue, Etobicoke, Ontario M9C 5A7	C.F.G.
Phoenix Assurance Company of Canada	P.O. Box 219A, Station "A", Toronto, Ontario M5W 1B6	D.F.G.
Phoenix Assurance Company Limited	P.O. Box 219A, Station "A", Toronto, Ontario M5W 1B6	C.E.F.G.
Phoenix Insurance Company (The)	400 University Ave., Toronto, Ontario M5G 1S7	D.F.G.
Phoenix Mutual Life Insurance Company	c/o Cassels, Brock & Blackwell, 130 Adelaide St. West, 24th Fl., Toronto, Ontario M5H 3C2	B.
Pierce National Life Insurance Company	402-1770 West 7th Ave., Vancouver, B.C. V6J 4Y6	A.
Pioneer Life Assurance Company	P.O. Box 3145, Regina, Saskatchewan S4P 3C7	A.
Pool Insurance Company	1007 - 220 Portage Avenue, Winnipeg, Manitoba R3C 0A5	C.
Portage la Prairie Mutual Insurance Company (The)	P.O. Box 340, Portage la Prairie, Manitoba R1N 3B8	D.F.G.
Primmum Insurance Company	50 Place Cremazie, 12th Fl., Montreal, Quebec H2P 1B6	C.F.G.
Progressive Casualty Insurance Company	530 - 255 Consumers Road, Willowdale, Ontario M2J 1R4	C.F.G.
Protection Mutual Insurance Company	405 - 700 Dorval Drive, Oakville, Ontario L6K 3V3	C.F.
Provident Life and Accident Insurance Company	c/o McLean & Kerr, 10th Fl., 372 Bay Street, Toronto, Ontario M5H 2X5	B.
Prudasco Assurance Company	635 Dorchester Blvd. West, Montreal, Quebec H3B 1R7	C.E.F.G.
Prudential Assurance Company Limited (The)	635 Dorchester Blvd. West, Montreal, Quebec H3B 1R7	A.C.E.F.G.
Prudential Assurance Company of England Property and Casualty (Canada) (The)	141 Adelaide St. West, Toronto, Ontario M5H 3L9	C.E.F.G.
Prudential Insurance Company of America (The)	200 Consilium Place, Scarborough, Ontario M1H 3E6	A.F.
Prudential Life Assurance Company of England (Canada) (The)	Scott Tower, Ground Floor, 101 Frederick St., Kitchener, Ontario N2G 4R8	B.
Prudential of America General Insurance Company (Canada)	200 Consilium Place, Scarborough, Ontario M1H 3E6	C.F.G.
P. Red River Valley Mutual Insurance Company	P.O. Box 940, Altona, Manitoba R0G 0B0	Mut. Fire & F.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Reliable Life Insurance Company	P.O. Box 557, Hamilton, Ontario L8N 3K9	B.
Reliance Insurance Company	600 - 133 Richmond Street West, Toronto, Ontario M5H 2L3	C.F.G.
Royal Exchange Assurance of America Inc.	c/o Wm. H. McGee & Company of Canada Ltd., 1200 - 48 Yonge St., Toronto, Ontario M5E 1G6	C.F.
Royal Insurance Company of Canada	10 Wellington St. East, Toronto, Ontario M5E 1L5	C.E.F.G.
Royal Life Insurance Company of Canada	300 - 277 Lakeshore Road East, Oakville, Ontario L6J 1H9	A.
St. Paul Fire and Marine Insurance Company	200-55 University Ave., Toronto, Ontario M5J 2L3	C.F.G.
Safeco Insurance Company of America	P.O. Box 3000, Station "A", Mississauga, Ontario L5A 3P6	C.F.
Safeguard Life Assurance Company (The)	1 Complexe Desjardins, Montreal, Quebec H5B 1E2	B.
Saskatchewan Mutual Insurance Company	279-3rd Avenue North, Saskatoon, Saskatchewan S7K 2H8	D.F.
P. Scottish & York Insurance Company Limited	150 Eglinton Ave. East, Toronto, Ontario M4P 2Z3	C.E.F.G.
Seaboard Life Insurance Company	2165 West Broadway, Vancouver, B.C. V6K 4N5	A.F.
Seaboard Surety Company	c/o Fasken & Calvin, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	F.
Seaboard Surety Company of Canada	c/o Fasken & Calvin, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	C.F.
Security Insurance Company of Hartford	c/o Wm. H. McGee & Co., 1200 - 48 Yonge St., Toronto, Ontario M5E 1G6	C.F.G.
Security National Insurance Company	2310 - 401 Bay Street, Toronto, Ontario M5H 2Y4	C.F.G.
Sentry Insurance A Mutual Company	1202 - 181 University Ave., Toronto, Ontario M5H 3M7	C.F.
P. Simcoe & Erie General Insurance Company	Box 2018, Hamilton, Ontario L8N 3S3	D.E.F.
Sons of Norway	c/o Touche Ross & Co., P.O. Box 12, First Canadian Pl., 100 King St. W., Toronto, Ontario M5X 1B3	Fraternal
Sons of Scotland Benevolent Association	90 Eglinton Ave. East, 7th Fl., Toronto, Ontario M4P 2Y3	Fraternal
Sovereign General Insurance Company (The)	P.O. Box 210, Main Depot, Calgary, Alberta T2P 2H6	C.F.G.
Sovereign Life Insurance Company (The)	P.O. Box 210, Main Depot, Calgary, Alberta T2P 2H6	B.
Standard Life Assurance Company (The)	Box 250, Station "H", Montreal, Quebec H3G 2K8	B.
Stanstead & Sherbrooke Insurance Company (The)	P.O. Box 441, Toronto-Dominion Centre, Toronto, Ontario M5K 1L9	C.F.G.
Stewart Title Guaranty Company	c/o Encon Title Insurance Managers Inc. 1200- 99 Metcalfe St., Ottawa, Ontario K1P 6L7	F.
Sun Alliance and London Assurance Company (Canada)	48 Yonge St., 3rd Fl., Toronto, Ontario M5E 1G5	A.
Sun Alliance and London Assurance Company Limited	9th Fl., 48 Yonge Street, Toronto, Ontario M5E 1G8	A.
Sun Alliance Insurance Company	48 Yonge Street, 9th Fl., Toronto, Ontario M5E 1G8	C.F.G.
Sun Life Assurance Company of Canada	P.O. Box 4150, Station "A", Toronto, Ontario M5W 2C9	B.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Switzerland General Insurance Company, Limited	2000 - 1080 Beaver Hall Hill, Montreal, Quebec H2Z 1S8	C.F.
Symons General Insurance Company	500 - 212 King St. West, Toronto, Ontario M5H 1K5	C.F.G.
Teachers Insurance and Annuity Association of America	c/o Genest Murray DesBrisay Murray, 2800 - 145 King St. West, Toronto, Ontario M5H 3K1	B.
Tokio Marine and Fire Insurance Company Limited (The)	c/o Phoenix Continental Management Ltd., 439 University Ave., Box 219A, Toronto, Ontario M5W 1B6	C.F.G.
Toronto General Insurance Company	P.O. Box 4030, Terminal "A", Toronto, Ontario M5W 1K4	C.E.F.G.
Toronto Mutual Life Insurance Company	112 St. Clair Ave. West, Toronto, Ontario M4V 2Y3	B.
Traders General Insurance Company	P.O. Box 4030, Terminal "A", Toronto, Ontario M5W 1K4	C.E.F.G.
Trafalgar Insurance Company of Canada	100 - 425 Bloor Street East, Toronto, Ontario M4W 3R5	C.F.G.
Transamerica Life Insurance Company of Canada	P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4	A.
Transamerica Occidental Life Insurance Company	P.O. Box 69, Station "K", Toronto, Ontario M4P 2G4	B.
Transatlantic Reinsurance Company	145 Wellington St. West, Toronto, Ontario M5J 1H8	C.E.F.G.
Transit Insurance Company	608 - 90 Eglinton Ave. East, Toronto, Ontario M4P 2Z7	C.F.G.
Transport Insurance Company	c/o Cassels, Brock & Blackwell, 2300 - 130 Adelaide St. West, Toronto, Ontario M5H 3C2	C.F.G.
Travellers Indemnity Company (The)	400 University Avenue, Toronto, Ontario M5G 1S7	C.E.F.G.
Travellers Indemnity Company of Canada	400 University Avenue, Toronto, Ontario M5G 1S7	C.E.F.G.
Travelers Insurance Company (The)	400 University Avenue, Toronto, Ontario M5G 1S7	A.F.
Travelers Life Insurance Company of Canada	400 University Avenue, Toronto, Ontario M5G 1S7	B.
Ukrainian Fraternal Society of Canada	1015 - 3030 Portage Avenue, Winnipeg, Manitoba R3C 0C4	Fraternal
Ukrainian Mutual Benefit Association of Saint Nicholas of Canada	522 Belmont Ave., Winnipeg, Manitoba R2V 0Z5	Fraternal
Ukrainian National Association, Inc.	18 Leland Avenue, Toronto, Ontario M8Z 2X5	Fraternal
United American Insurance Company	1626 Weston Road, Weston, Ontario M9N 1T9	B.
United Commercial Travelers of America (The Order of)	P.O. Box 2637, Station "B", Kitchener, Ontario N2H 6N2	Fraternal
P. United Jewish People's Order Mutual Benefit Society	585 Cranbrooke Avenue, Toronto, Ontario M6A 2X9	Mut. Ben.
United States Fidelity and Guaranty Company	The Consilium, 100 Consilium Place, Scarborough, Ontario M1H 3E3	C.F.G.
United States Fire Insurance Company	c/o Crum & Forster of Canada Ltd., 1900 - 121 King St. West, Toronto, Ontario M5H 3T9	C.F.G.
Unum Life Insurance Company	c/o Cassels, Brock & Blackwell 130 Adelaide Street West, 24th Fl., Toronto, Ontario M5H 3C2	B.

P. Provincial Company.

List of Insurance Companies and Fraternal Societies Licensed Under "The Insurance Act"—(Continued)

Name of Company	Canadian Head Office	Class(es) Licensed
Unum Life Insurance Company of America	c/o Cassels Brock & Blackwell 2300 - 130 Adelaide Street West, Toronto, Ontario M5H 3C2	B.
USF&G Insurance Company of Canada	100 Consilium Place,The Consilium, Scarborough, Ontario M1H 3E3	C.F.G.
Utica Mutual Insurance Company	c/o Fasken & Calvin, P.O. Box 30, Toronto-Dominion Centre, Toronto, Ontario M5K 1C1	D.F.G.
Victoria Insurance Company of Canada	150 Eglinton Avenue East, Toronto, Ontario M4P 2Z3	C.F.G.
Voyageur Insurance Company	44 Peel Centre Drive, Brampton, Ontario L6T 4M8	C.F.
Wawanesa Mutual Insurance Company (The)	191 Broadway Avenue, Winnipeg, Manitoba R3C 3P1	C.E.F.G.
Wawanesa Mutual Life Insurance Company (The)	191 Broadway Avenue, Winnipeg, Manitoba R3C 3P1	B.
Wellington Insurance Company	c/o Shaw & Begg Limited, P.O. Box 4060, Station "A", Toronto, Ontario M5W 1L9	C.E.F.G.
Westbury Life Insurance Company	55 Yonge Street, Ste. 900, Toronto, Ontario M5E 1J4	B.
The Western Life Assurance Company	1100-195 The West Mall, Etobicoke, Ontario M9C 5K1	A.
Western Surety Company	P.O. Box 527, Regina, Saskatchewan S4P 2G8	F.
Winterthur Life Insurance Company	1075 Bay Street, Toronto, Ontario M5S 2W5	A.
Workers Benevolent Association of Canada	595 Pritchard Avenue, Winnipeg, Manitoba R2W 2K4	Fraternal
Yasuda Fire and Marine Insurance Company, Limited (The)	c/o CIGNA Insurance Company of Canada, 500 - 100 Consilium Place, Toronto, Ontario M1H 3E3	C.F.G.
Zurich Insurance Company	188 University Avenue, Toronto, Ontario M5H 3C3	C.F.G.
Zurich Life Insurance Company of Canada	188 University Avenue, Toronto, Ontario M5H 3C3	B.

P. Provincial Company.

DISCONTINUING COMPANIES

The following companies hold a "Discontinuing Licence" for the year 1988. This licence is limited to the transaction of insurance only in connection with contracts in force in the Province as at December 31st, 1987, and does not authorize the company to undertake or renew insurance contracts in the Province.

P. Canadian Great Lakes Casualty and Surety Company Ltd.
CIGA Property and Casualty Insurance Company
Cuna Mutual Insurance Society
The Equitable General Insurance Company
Federated Life Insurance Company
The Fire Insurance Company of Canada
Gold Circle Insurance Company
P. Independent Mutual Benefit Federation
P. Le Groupe Desjardins, Assurances Generales
The London Assurance
Massachusetts General Life Insurance Company
The Mutual Life and Citizens' Assurance Company Limited
North American Benefit Association
Undewriters National Assurance Company
United of Omaha Life Insurance Company

COMPANIES WHICH HAVE NOT RENEWED THEIR LICENCES IN MANITOBA FOR 1988

Alliance Mutual Life Insurance Company

Allianz Insurance Company

Assitalia - Le Assicurazioni D'Italia S.P.A.

Canadian Woodmen of The World

Penn Mutual Life Insurance Company, The

Principal Life Insurance Company of Canada

Royal Life Insurance Limited

P. Provincial Company.

LIST OF RECIPROCAL EXCHANGES LICENSED UNDER "THE INSURANCE ACT"

To December 31st, 1988

P.	Canadian Lawyers Insurance Association	Federation of Law Societies, Montreal, PQ
P.	Canadian Universities Reciprocal Insurance Exchange	The Wyatt Company, Toronto, ON.
	Lumbermen's Underwriting Alliance	U.S. Epperson Underwriting Co., Boca Raton, Fl.
	Truck Insurance Exchange	Truck Underwriters Association, Los Angeles, Cal.

LIST OF SPECIAL BROKERS LICENSED UNDER "THE INSURANCE ACT"

To December 31st, 1988

Alexander, Ian	Johnson & Higgins Willis Faber Ltd., 1010 - One Lakeview Sq., 155 Carlton St., Winnipeg, Manitoba R3C 3H8
Alsop, L. B.	Ryan Agency Limited, 300 - 55 Donald St., Winnipeg, Manitoba R3C 1L8
Battagelli, Richard A	Marsh & McLennan Limited, 810 - One Lombard Pl., Winnipeg, Manitoba R3B 0X3
Esau, George P.	Dale & Company Limited, 605 - 330 Graham Ave., Box 699, Winnipeg, Manitoba R3C 2L2
Feasey, Kenneth A.	Ranger Insurance Agencies, 827 Cavalier Dr., Winnipeg, Manitoba R2Y 1C6
Leipsic, Peter	Leipsic Insurance Agencies., 200 - 207 Donald St., Winnipeg, Manitoba R3M 1M5
Milne, Daniel R.	D. R. Milne & Company Ltd., 138 Portage Ave. E., Winnipeg, Manitoba R3C 0A1
Sanders, Brian G.	Reed Stenhouse Limited, 1800 - One Lombard Pl., Winnipeg, Manitoba R3B 2A3

COMPARATIVE SUMMARY OF PREMIUMS AND LOSSES (TOTALS) IN ALL CLASSES OTHER THAN LIFE FOR THE YEARS ENDING December 31st, 1986 & December 31st, 1987

CLASS OF INSURANCE	1986			1987		
	Direct Premiums Written $'000	Direct Losses Incurred (Includ. Adjust. Expenses) $'000	Loss Ratio	Direct Premiums Written $'000	Direct Losses Incurred (Includ. Adjust. Expenses) $'000	Loss Ratio
Accident and Sickness	$ 98,367	$ 95,706	97.30%	$107,970	$ 84,681	78.43%
Aircraft	5,683	3,091	54.39	4,960	5,123	103.29
Automobile	230,681	276,357	119.80	255,557	301,415	117.94
Fidelity and Surety	7,869	4,661	59.24	7,962	3,313	41.61
Hail	10,005	7,705	77.02	8,916	3,683	41.31
Liability	39,177	21,497	54.88	42,906	31,322	73.00
Marine	720	256	35.56	812	362	44.58
Miscellaneous	21,597	9,055	41.93	23,703	12,354	52.12
*Property	172,848	111,821	64.70	175,393	103,578	59.05
Boiler and Machinery	2,211	1,122	50.75	3,185	724	22.73
Totals	$589,158	$531,271	90.18	$631,364	$546,555	86.57%

*Property includes: Fire, P.P.F., Plate Glass, Theft, Inland Transportation and Livestock.

AIRCRAFT INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Aegon Insurance Company (U.K.) Limited	$ 38	$.....	$ (9)	$.....
Aetna Casualty and Surety Co.	31	.....	30	.....
American Home Assurance Company	349	23	256	3
British Aviation Insurance Company Limited	2,035	1,693	1,785	2,569
Chateau Insurance Company	.....	2	.....	1
Cigna Insurance Company of Canada	63	23	(26)	(1)
Commerce Group Insurance Company	173	22	173	89
Commercial Union Assurance Company PLC	76	(22)	39	71
Commonwealth Insurance Company	.....	.....	1	.....
Continental Casualty Company	52	.....	58	.....
Continental Insurance Co.	259	15	255	4
Coronation Insurance Company Ltd.	478	633	488	692
Eagle Star Insurance Company Limited	172	249	330	581
English & American Insurance Co. Ltd.	12	6	.....	.....
Halifax Insurance Company	.....	(1)	.....	.....
Hartford Fire Insurance Co.	59	39	61	0
Insurance Co. of North America	.....	(16)	.....	(16)
Insurance Corporation of Ireland Ltd.	.....	(15)	.....	.....
Non Marine Underwriters, Members Lloyds of London	359	513	367	577
Norman Insurance Company Ltd.	.....	2	.....	.....
Orion Insurance Company PLC	42	(82)	27	3
Pacific Employers Insurance Company	9	19	60	146
Phoenix Assurance Public Limited Co.	182	(66)	128	65
Prudential Assurance Company Ltd.	168	.....	37	163
Reliance Insurance Company	.....	(1)	.....	.....
St. Paul Fire and Marine Insurance Co.	27	.....	40	.....
Simcoe & Erie General Insurance Company	554	(15)	342	4
Travelers Indemnity Company	413	5	437	116
United States Fidelity and Guaranty Co.	13	.....	76	.....
Zurich Insurance Company	119	65	5	56
Totals	$ 5,683	$ 3,091	$ 4,960	$ 5,123

**This amount does not include adjustment expenses.

ACCIDENT AND SICKNESS INSURANCE

Adjustment Expenses Included In Losses Incurred

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Aetna Life Insurance Co.	$ 693	$ 704	$ 808	$ 563
Alexander Hamilton Life Ins. Co. of America	70	26	52	36
Alliance Mutual Life Ins. Co.	28	13	.....	.....
Allstate Insurance Co. of Canada	168	27	168	(3)
Allstate Life Insurance Co. of Canada	162	85	277	105
American Bankers Insurance Co. of Florida	178	21	121	21
American Bankers Life Ass. Co. of Florida	12	5	26	7
American Home Assurance Company	51	(13)	766	132
American Life Insurance Co.	3	.....	5	1
Bankers Life & Casualty Co.	2	.....	1	.....
Bankers Life Company	61	39	40	16
Blue Cross Life Insurance Co. of Canada	29	7	31	27
Canada Life Assurance Co.	4,508	3,027	4,940	2,066
Canadian General Life Insurance Company	703	783	447	205
Chrysler Life Insurance Co. of Canada	1	14	1	8
Cigna Life Insurance Company of Canada	.....	.....	8	223
Citadel General Assurance Co.	2,840	1,070	2,999	1,036
Citadel Life Assurance Co.	250	288	251	295
Combined Ins. Co. of America	2,304	677	2,467	725
Commerce & Industry Ins. Co. of Canada	3	.....	4	.....
Commercial Union Assurance Co. of Canada	80	67	62	(175)
Confederation Life Insurance Co.	3,443	3,003	2,930	2,552
Connecticut General Life Insurance Co.	13	19	11	.....
Constellation Assurance Co.	1222	.....	1,367	597
Continental Insurance Co.	66	80	39	39
Continental Ins. Co. of Canada	526	9	618	231
Co-operators General Insurance Company	1,318	1,263	559	(595)
Co-operators Life Insurance Company	704	932	1,762	1,242
Credit Life Insurance Company	51	16	94	1
Crown Life Insurance Co. Ltd.	1,279	1,123	1,010	973
Cumis General Insurance Co.	14	18	21	0
Cumis Life Insurance Company	921	265	1,265	334
Desjardins Mutual Life Assce. Co.	91	73	104	91
Dominion of Canada General Insurance Co.	21	16	.....	.....
Eaton Life Assurance Company	339	84	464	149
Economical Mutual Insurance Co.	34	18	37	23
Empire Life Insurance Co.	144	44	128	79
Equitable Life Assur. Society of the U.S.A.	8	.....	10	38
Equitable Life Insurance Co. of Canada	385	344	321	175
Excelsior Life Insurance Co.	2,264	1,217	2,040	1,377
Federated Life Insurance Company	15	44	126	56
Federated Mutual Ins. Co.	9	.....	10	.....
First North American Insurance Co.	1,398	1,225	1,590	1,642
Ford Life Insurance Company	85	45	123	50
General American Life Insurance Co.	4	12	19	15
Glacier National Life Assurance Co.	557	.....	46	11
Great-West Life Assurance Co.	28,948	45,717	32,158	34,439
Halifax Life Insurance Company	.....	2	.....	.....
Imperial Life Assurance Company	1,849	1,917	2,133	2,168
INA Life Insurance Co. of Canada	9	9	.....	.....
Insurance Co. of North America	.....	1	.....	1
John Alden Life Insurance Co.	.....	12	.....	(23)
John Deere Insurance Company of Canada	10	17	8	7
John Hancock Mutual Life Ins. Co.	20	20	23	23
Laurentian Pacific Insurance Co.	19	2	37	10
Laurier Life Insurance Company	8	15	.....	.....
Life Insurance Co. of North America	7	(9)	(1)	(13)
London Life Insurance Co.	7,813	7,176	8,261	6,628
London and Midland General Ins. Co.	241	104	287	112
Lumbermen's Mutual Casualty Co.	7	.....	2	.....
Manufacturers Life Insurance Company	1,531	800	1,627	849
Maritime Life Assurance Company	1,316	739	1,369	703
Massachusetts General Life Ins. Co.	69	40	62	44
Massachusetts Indemnity and Life Ins. Co.	1,826	428	2,026	448

ACCIDENT AND SICKNESS INSURANCE—Continued

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Massachusetts Mutual Life Ins. Co.	$ 3	$.....	$.....	$.....
Metropolitan Life Insurance Co.	721	829	610	524
MIC Life Insurance Corp.	32	10	4	20
Montreal Life Insurance Co.	1	.....	.....	.....
MONY Life Insurance Company of Canada	14	2	20	12
Mutual Life Assurance Co. of Canada	5,193	3,048	5,591	4,010
Mutual Life & Citizens Assur. Co. Ltd.	1	3	.....	4
Mutual Life Insurance Co. of New York	16	13	15	24
Mutual of Omaha Insurance Co.	1,844	1,976	1,690	1,385
National Fidelity Life Insurance Company	105	.....	94	.....
National Life Assurance Co. of Canada	652	690	539	96
New York Life Insurance Co.	466	461	402	616
New York Life Insurance Co. of Canada	.....	.....	1	0
Non Marine Underwriters, Members Lloyds	1,329	322	1,712	255
North American Life & Casualty Co.	6	11	6	6
North American Life Assurance Co.	818	572	754	677
Northern Life Assurance Co. of Canada	36	12	.....	.....
Old Republic Insurance Company	6	5	1	.....
Old Republic Life Insurance Company	(1)	.....	.....	.....
Paul Revere Life Insurance Company	2,769	1,614	3,203	1,969
Pennsylvania Life Insurance Company	530	198	621	388
Phoenix Mutual Life Insurance Company	.....	.....	.....	28
Provident Life & Accident Insurance Co.	155	13	92	114
Prudential Assurance Co. Ltd.	66	.....	73	25
Prudential Insurance Co. of America	1,675	1,950	1,658	1,606
Reliable Life Insurance Co.	456	355	704	455
Royal Insurance Company of Canada	12	20	7	1
Safeguard Life Assurance Company	38	29	39	25
Seaboard Life Insurance Company	1,865	616	1,921	585
Sovereign General Insurance Company	23	6	16	6
Sovereign Life Insurance Company	.....	.....	7	.....
Standard Life Assurance Company	12	30	27	7
Sun Life Assurance Co. of Canada	6,149	7,406	7,897	9,324
Symons General Insurance Company	(28)	(4)	.....	.....
Toronto Mutual Life Insurance Co.	.....	.....	1	.....
Transamerica Occidental Life Insurance Co.	57	38	451	15
Travelers Indemnity Company	4	1	5	.....
Travelers Insurance Co.	107	113	34	92
Travelers Life Insurance Co. of Canada	505	216	546	165
Underwriters National Assurance Co.	10	(94)	11	.....
UNUM Life Insurance Co.	.....	5	.....	1
UNUM Life Insurance Co. of America	30	7	36	689
Wawanesa Mutual Life Insurance Co.	1,035	778	1,495	770
Westbury Life Insurance Company	11	2	9	4
Western Life Assurance Company	.....	.....	.....	3
Zurich Life Ins. Co. of Canada	914	773	1,499	1,001
Totals	$ 98,367	$ 95,706	$ 107,951	$ 84,666

AUTOMOBILE INSURANCE

Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ (2)	$ 7	$.....	$ (142)
Aetna Casualty & Surety Co.	34	.....	25	28
Aetna Casualty Co. of Canada	1	.....	.....	.....
Allstate Insurance Co. of Canada	2	(3)	2	(1)
American Home Assurance Company	1,793	340	(66)	(346)
American Road Insurance Co.	234	123	239	86
Canadian Home Assurance Company	5	12	5	.....
Canadian Indemnity Co.	320	292	131	(380)
Canadian Surety Co.	10	131	14	17
Casualty Co. of Canada	.....	35	.....	24
Chateau Insurance Company	2	.....	1	4
Chrysler Insurance Company	106	93	100	23
Chubb Insurance Company of Canada	.....	.....	.....	2
CIGNA Insurance Company of Canada	36	14	58	(9)
Commerce & Industry Ins. Co. of Canada	12	.....	.....	.....
Commercial Union Assurance Co. of Canada	42	35	18	6
Commonwealth Insurance Company	.....	.....	1	.....
Continental Insurance Co.	81	(19)	115	28
Continental Ins. Co. of Canada	5	84	2	20
Contingency Insurance Company Limited	.....	.....	4	.....
Co-operators General Insurance Company	6	4	7	11
Cumis General Insurance Co.	2	(8)	4	.....
Dome Insurance Corp. Ltd.	12	.....	10	.....
Dominion Insurance Corporation	.....	1	.....	(2)
Dominion of Canada General Ins. Co.	.....	366	.....	410
Economical Mutual Insurance Co.	2	.....	.....	.....
Emmco Insurance Company (New Name - Associates Insurance Company)	(1)	.....	.....	.....
Employers Ins. of Wausau A Mutual Co.	96	88	4	(57)
Federated Mutual Insurance Company	169	67	203	114
Fireman's Fund Insurance Co.	.....	.....	2	1
Gan Incendie Accidents	.....	.....	2	.....
General Accident Assce. Co. of Canada	122	89	79	180
Gold Circle Insurance Company	.....	.....	.....	(-)
Guardian Insurance Co. of Canada	51	(2)	46	.....
Halifax Insurance Co.	.....	17	8	17
Hartford Fire Insurance Co.	3	.....	1	2
Home Insurance Co.	9	(3)	42	14
Insurance Co. of North America	.....	1	.....	.....
Kansa General Insurance Company	.....	.....	.....	3
Liberty Mutual Fire Insurance Co.	109	1	133	.....
Lumbermen's Mutual Casualty Co.	39	.....	60	1
Manitoba Public Insurance Corporation	35,631	32,989	39,389	26,026
Markel Insurance Co. of Canada	20	190	(2)	(45)
Metropolitan Insurance Company	1	.....	1	.....
Motors Insurance Corp.	196	85	1	99
New Hampshire Insurance Company	31	2	50	9
New Rotterdam Insurance Co.	.....	.....	4	.....
Non-Marine Underwriters, Members of Lloyds	.....	.....	.....	7
Pacific Employers Insurance Company	.....	.....	1	.....
Personal Insurance Co. of Canada	2	1	1	.....
Phoenix Assurance Co. of Canada	.....	.....	.....	70
Portage la Prairie Mutual Insurance Co.	8	1	10	1
Prudential Assurance Co. Limited	.....	.....	20	.....
Royal Ins. Co. of Canada	777	443	975	246
Safeco Ins. Co. of America	.....	.....	.....	294
Scottish & York Insurance Co. Ltd.	.....	1	.....	1
Security National Insurance Company	.....	.....	.....	2
Sentry Ins. A Mutual Company	.....	.....	37	48
Simcoe & Erie General Insurance Co.	.....	.....	9	.....
Sovereign General Insurance Company	5	1	5	1
Symons General Insurance Company	.....	(3)	.....	.....
Tokio Marine & Fire Insurance Co. Ltd.	2	2	.....	.....
Transit Insurance Company	3,369	305	3,802	617
Transport Insurance Company	.....	121	.....	134

**This amount does not include adjustment expenses.

AUTOMOBILE INSURANCE—Continued

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Travelers Indemnity Co.	$.....	$.....	$.....	$ 17
Travelers Indemnity Co. of Canada	112	41	122	16
United States Fidelity & Guaranty Co.	.....	1	.....	.....
United States Fire Insurance Co.	.....	.....	5	.....
USF & G Insurance Co. of Canada	3	.....	4	4
Utica Mutual Insurance Company	49	11	62	1
Wellington Insurance Company	.....	.....	1	.....
Zurich Insurance Co.	27	.....	100	8
THE MANITOBA PUBLIC INSURANCE CORPORATION ACT				
Compulsory Insurance	187,148	240,401	209,710	273,807
Totals	$ 230,681	$ 276,357	$ 255,557	$ 301,415

**This amount does not include adjustment expenses.

FIDELITY AND SURETY

Adjustment Expenses Included In Losses Incurred

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 3	$ 3	$ 1	$ 3
Aetna Casualty & Surety Co.	6	.....	13	.....
Aetna Casualty Company of Canada	3	.....	.....	.....
Allianz Insurance Company	1	.....	.....	1
Alta Surety Company	74	.....	.....	.....
American Home Assurance Company	1122	51	1,031	64
Canada Accident & Fire Assurance Co.	4	26	2	(1)
Canada West Insurance Company	19	49	.....	(38)
Canadian Home Assurance Company	1	.....	.....	.....
Canadian Indemnity Co.	303	167	320	123
Canadian Surety Co.	1108	945	948	(234)
Casualty Co. of Canada	1	.....	1	.....
Chateau Insurance Company	1	.....	.....	.....
Chubb Insurance Company of Canada	158	.....	164	5
CIGNA Insurance Company of Canada	52	12	91	(10)
Citadel General Assurance Co.	2	.....	.....	.....
Commerce & Industry Ins. Co. of Canada	4	.....	.....	.....
Commercial Union Assurance Co. of Canada	44	57	51	11
Continental Insurance Co.	179	40	209	39
Co-operators General Insurance Company	376	115	221	1,599
Cumis General Insurance Co.	368	784	188	438
Dominion Insurance Corporation	30	(109)	23	3
Dominion of Canada General Insurance Co.	13	(1)	16	2
Economical Mutual Insurance Co.	15	1	11	8
Employers Insurance of Wausau a Mutual Company	1	.....	4	1
Equitable General Insurance Co.	.....	(67)	.....	(4)
Federated Mutual Insurance Company	21	.....	25	.....
Fidelity Insurance Co. of Canada	37	.....	.....	.....
Fireman's Fund Insurance Co.	.....	.....	4	6
General Accident Assce. Co. of Canada	63	(4)	74	36
Grain Insurance & Guarantee Co.	26	.....	14	2
Guarantee Co. of North America	1402	2	1,502	692
Guardian Insurance Co. of Canada	35	.....	22	.....
Halifax Insurance Co.	20	.....	17	.....
Insurance Co. of North America	.....	15	.....	(147)
Laurentian Casualty Co. of Canada	.....	.....	4	.....
Laurentian Pacific Insurance Co.	674	95	1,229	(3)
Lumbermen's Mutual Casualty Co.	1	.....	.....	.....
Manitoba Public Insurance Corporation	177	62	115	70
Mortgage Insurance Co. of Canada	4	.....	.....	.....
Motors Insurance Corporation	172	116	293	142
Prudential Assurance Co. Ltd.	147	15	113	17
Reliance Insurance Company	(9)	.....	.....	.....
Royal Insurance Co. of Canada	163	68	173	44
St. Paul Fire & Marine Insurance Co.	2	.....	3	0
Safeco Insurance Co. of America	5	.....	6	.....
Scottish & York Insurance Co. Ltd.	97	49	22	12
Seaboard Surety Co. of Canada	8	(2)	23	.....
Simcoe & Erie General Ins. Co.	.....	.....	2	.....
Sovereign General Insurance Company	27	.....	36	10
Symons General Insurance Company	.....	(5)	.....	(10)
Travelers Indemnity Co.	1	.....	2	.....
Travelers Indemnity Co. of Canada	67	.....	81	0
United States Fidelity & Guaranty Co.	3	.....	10	.....
United States Fire Insurance Co.	2	.....	1	.....
USF&G Insurance Co. of Canada	125	.....	64	.....
Victoria Insurance Company of Canada	30	(2)	32	4
Wawanesa Mutual Insurance Co.	46	.....	53	.....
Wellington Insurance Company	7	13	2	1
Western Surety Co.	624	2,166	737	426
Zurich Insurance Company	4	.....	9	1
Totals	$ 7,869	$ 4,661	$ 7,962	$ 3,313

**This amount does not include adjustment expenses.

FRATERNAL SOCIETIES—1987

NAME OF SOCIETY	Head Office	Total Premiums and dues Collected in Canada $'000	Total Premiums and dues Collected in Manitoba $'000	Total Disburse-ments in Canada $'000	Disburse-ments in Manitoba excluding Expenses $'000	Total of Life & Annuity Certs in Manitoba at end 1986 $'000	Total of Life & Annuity Certs in Manitoba at end 1987 $'000	Total of Life & Annuity Certs in Canada at end 1987 $'000
Actra Fraternal Benefit Society	Toronto, Ont	$ 182	$ 10,625	$ 920	$ 14	$ 1,551	$ 1,610	$ 75,811
Associated Canadian Travellers	Calgary, Alta	333	17	151	13	109	110	1,491
Canadian Foresters Life Ins. Society	Brantford, Ont.	15,722	853	14,288	956	8,296	7,794	112,729
Canadian Woodmen of the World	London, Ont.	941	7	1,074	11	56	62	9,560
Independent Order of Foresters	Toronto, Ont.	49,398	2,527	11,136	651	127,275	127,789	14,635,072
Knights of Columbus	New Haven, Conn.	24,989	2,088	13,641	1,341	92,862	102,124	1,428,567
Lutheran Life Insurance Society of Canada	Waterloo, Ont.	14,656	1,760	7,739	736	54,340	64,616	504,762
Manitoba Motor Club Ins. Co. Inc	Winnipeg, Man.	109	109	32	32	0	0	0
North American Benefit Association	Port Huron, Mich.	472	0	517	0	0	0	27,080
The North-West Commercial Travellers Association of Canada	Winnipeg, Man.	241	93	230	100	3,255	3,616	9,393
Orange Lodge of British America	Toronto, Ont.	1,329	4	920	14	115	100	32,852
Sons of Scotland Benevolent Association	Toronto, Ont.	0	0	715	63	2	2	17
Ukrainian Fraternal Society of Canada	Winnipeg, Man.	139	54	193	43	2,569	2,697	6,551
Ukrainian Mutual Benefit Association of St. Nicholas of Canada	Winnipeg, Man.	227	73	212	122	3,015	3,151	5,310
Ukrainian National Association, Inc	Jersey City, N.J.	364	11	345	7	461	486	11,102
United Commercial Travelers of America	Columbus, Ohio	315	18	149	2	0	0	0
Workers Benevolent Assoc. of Canada	Winnipeg, Man.	122	23	495	79	1,398	1,425	8,080
	Totals	$109,539	$18,262	$52,757	$4,184	$295,304	$315,582	$16,868,377

HAIL INSURANCE

Adjustment Expenses Included In Losses Incurred

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Aetna Insurance Co.	$ 1,059	$ 806	$ 885	$ 303
Continental Insurance Co.	1,606	1,761	1,465	1,126
Co-operative Hail Insurance Co. Ltd.	4,087	2,475	2,763	772
Great American Insurance Co.	520	651	614	251
Hartford Fire Insurance Company	1,353	1,002	1,695	715
New Rotterdam Insurance Company	700	815	826	445
Niagara Fire Insurance Company	253	(4)	274	(1)
Scottish & York Insurance Co. Ltd.	233	108	220	72
Simcoe & Erie General Insurance Co.	194	91	174	.....
Totals	$10,005	$ 7,705	$ 8,916	$ 3,683

RECIPROCAL EXCHANGES

RECIPROCAL EXCHANGES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Lumbermen's Underwriting Alliance	$ 636	$ 647	$ 807	$ 36
Truck Insurance Exchange	.....	.....	.....	.....
Totals	$ 636	$ 647	$ 807	$ 36

LIABILITY INSURANCE

Adjustment Expenses Included In Losses Incurred

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 219	$ 165	$ 199	$ 296
Aetna Casualty & Surety Company	61	.....	50	22
Aetna Casualty Co. of Canada	7	.....	.....	.....
Albion Insurance Company	.....	1	.....	(1)
Allianz Insurance Company	48	2	16	98
Allstate Insurance Co. of Canada	94	(68)	134	55
American Home Assurance Company	2,932	523	2,519	1,599
Assitalia-Le Assicurazioni D'Italia S.P.A.	.....	170	.....	418
British Aviation Insurance Co.	48	26	52	2
Calvert Insurance Company	225	90	207	52
Canada Accident & Fire Assnce. Co.	.....	8	.....	.....
Canadian General Insurance Co.	52	(8)	39	9
Canadian Home Assurance Company	169	11	298	77
Canadian Indemnity Co.	1,046	1,417	1,156	6,920
Canadian Surety Co.	776	74	1,131	40
Casualty Co. of Canada	18	2	11	73
Chateau Insurance Company	8	.....	9	.....
Chubb Insurance Company of Canada	558	84	292	21
CIGNA Insurance Company of Canada	602	414	645	131
Citadel General Assurance Co.	15	35	.....	4
Commerce & Industry Ins. Co. of Canada	.....	13	.....	14
Commercial Union Assurance Co. of Canada	611	149	641	(28)
Commonwealth Insurance Company	1,024	199	761	127
Constitution Insurance Co. of Canada	7	(22)	16	7
Continental Insurance Company	1,525	1,249	2,195	962
Contingency Insurance Company Ltd.	88	45	203	54
Co-operators General Insurance Company	735	(48)	802	489
Cornhill Insurance Co. of Canada	2	.....	.....	.....
Coronation Insurance Co. Ltd.	39	1	109	.....
Cumis General Insurance Co.	43	1	78	.....
Dome Ins. Corp. Ltd.	41	.....	51	.....
Dominion Insurance Corporation	93	(9)	23	3
Dominion of Canada General Insurance Co.	257	52	247	43
Eaton Insurance Company	23	15	23	19
Ecclesiastical Insurance Office Ltd.	10	5	9	2
Economical Mutual Insurance Co.	245	37	271	49
Elite Insurance Company	688	432	566	276
Employers Insurance of Wausau a Mutual Company	189	122	3	(301)
Federal Insurance Company	48	.....	33	.....
Federated Mutual Ins. Co.	635	337	787	222
Federation Ins. Co. of Canada	48	16	86	(13)
Fireman's Fund Insurance Co.	76	.....	198	100
GAN Incendie Accidents	65	23	119	37
General Accident Assnce. Co. of Canada	1,123	1,321	1,506	797
Gerling Global General Insurance Co.	319	116	163	140
Gibraltar General Insurance Company	.....	(40)	.....	(9)
Grain Insurance & Guarantee Company	150	(68)	208	33
Groupe Desjardins, Assurances Générales	.....	(93)	.....	(10)
Guarantee Company of North America	.....	.....	2	.....
Guardian Insurance Co. of Canada	1,133	597	899	222
Halifax Insurance Co.	135	344	116	(10)
Hartford Fire Insurance Co.	59	7	60	(7)
Herald Insurance Company	112	35	47	84
Home Insurance Company	.....	15	164	20
Insurance Company of North America	.....	17	.....	(14)
Insurance Corporation of Ireland	7	8	.....	(6)
Kansa General Insurance Company	1,489	384	961	679
Laurentian Casualty Co. of Canada	.....	.....	19	9
Laurentian Pacific Insurance Co.	245	50	579	651
Liberty Mutual Fire Insurance Company	1	11	9	31
Liberty Mutual Insurance Co.	3	2	11	(21)
London & Midland General Insurance Co.	.....	20	.....	1
Lumbermen's Mutual Casualty Co.	16	.....	36	.....
Manitoba Mennonite Mutual Ins. Co.	129	34	160	30
Manitoba Public Insurance Corporation	6,297	3,508	6,843	9,623

LIABILITY INSURANCE—Continued

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Markel Insurance Co. of Canada	$ 80	$ (2)	$ 4	$ (19)
New Hampshire Insurance Co.	706	1,385	1,474	2,453
New Rotterdam Insurance Co.	127	46	239	74
Non Marine Underwriters, Members Lloyd	1,038	383	639	350
Norman Insurance Company Limited	.....	(20)	.....	(1)
Pacific Employers Insurance Company	.....	.....	1	(2)
Pafco Insurance Company Ltd.	18	9	25	2
Phoenix Assurance Co. of Canada	.....	.....	.....	5
Portage la Prairie Mutual Ins. Co.	577	85	651	751
Prudential Assurance Co. Ltd.	2,325	790	2,479	1,819
Red River Valley Mutual Ins. Co.	340	28	468	238
Royal Insurance Co. of Canada	2,392	4,756	2,686	(261)
St. Paul Fire & Marine Insurance Co.	31	209	53	(1)
Saskatchewan Mutual Insurance Co.	96	65	129	77
Scottish & York Insurance Co. Ltd.	2,446	934	2,713	177
Seaboard Surety Co. of Canada	46	5	61	11
Security Insurance Co. of Hartford	14	(6)	9	4
Sentry Ins. A Mutual Co.	.....	.....	15	8
Simcoe & Erie General Insurance Co.	1,308	415	1,679	(7)
Sovereign General Insurance Company	609	123	999	274
Sun Alliance Insurance Company	6	.....	10	.....
Symons General Insurance Company	397	33	303	36
Tokio Marine and Fire Insurance Co. Ltd.	.....	(5)	.....	1
Toronto General Insurance Company	42	(6)	32	7
Traders General Insurance Co.	24	(3)	18	4
Transit Insurance Company	43	(434)	48	.....
Travelers Indemnity Co.	4	(45)	8	.....
Travelers Indemnity Co. of Canada	181	(9)	409	24
United States Fidelity & Guaranty Co.	.....	(1)	.....	.....
United States Fire Insurance Co.	269	708	161	178
USF&G Insurance Co. of Canada	61	4	75	90
Utica Mutual Insurance Company	62	29	40	228
Victoria Insurance Company of Canada	65	7	302	.....
Wawanesa Mutual Insurance Co.	609	(45)	576	360
Wellington Insurance Company	48	2	55	(56)
Yasuda Fire & Marine Insurance Co. Ltd.	.....	.....	1	.....
Zurich Insurance Co.	625	226	782	377
Totals	$39,177	$21,497	$42,906	$31,322

**This amount does not include adjustment expenses.

LIFE INSURANCE — NET PREMIUM INCOME ON MANITOBA BUSINESS — 1987

	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial) $'000	Group $'000	Total $'000	Individual (includes Industrial) $'000	Group $'000	Total $'000
Abbey Life Insurance Company of Canada	295	.....	295	2	.....	2
Acadia Life Insurance Company	17	.....	17	2	.....	2
Aetna Life Insurance Company	14	359	373	.....	.....	.....
Alexander Hamilton Life Insurance Company	.....	62	62	.....	.....	.....
Allstate Life Insurance Company	2	.....	2	.....	.....	.....
Allstate Life Insurance Company of Canada	77	75	152	3	.....	3
American Bankers Life Assurance Company of Florida	.....	138	138	.....	.....	.....
American Life Insurance Company	981	814	1,795	17	.....	17
Balboa Life Insurance Company	.....	261	261	.....	.....	.....
Bankers Life Company	.....	55	55	.....	.....	.....
Blue Cross Life Insurance Company of Canada	.....	53	53	.....	.....	.....
Canada Life Assurance Company	1,609	12,255	13,864	8,531	1,193	9,724
Canadian General Life Insurance Company	546	321	867	5	.....	5
Chrysler Life Ins. Co. of Canada	.....	48	48	.....	.....	.....
Citadel Life Assurance Company	1,125	429	1,554	2,137	74	2,211
College Retirement Equities Fund	.....	.....	.....	3	.....	3
Colonia Life Insurance Company	40	.....	40	.....	.....	.....
Combined Insurance Company of America	1	2	3	.....	.....	.....
Commercial Union Life Assurance Company of Canada	879	131	1,010	744	.....	744
Confederation Life Insurance Company	2,029	2,886	4,915	2,820	868	3,688
Connecticut General Life Insurance Company	.....	6	6	.....	.....	.....
Cooperants, Mutual Life Insurance Society	1	48	49	.....	.....	.....
Co-operators Life Insurance Company	1,007	1,461	2,468	235	210	445
Credit Life Insurance Company	.....	139	139	.....	.....	.....
Crown Life Insurance Company	1,282	435	1,717	863	300	1,163
Cumis Life Insurance Company	363	2,039	2,402	41	864	905
Cuna Mutual Insurance Society	50	.....	50	1	.....	1
Desjardins Mutual Life Assurance Company	8	417	425	.....	123	123
Eaton Life Assurance Company	605	547	1,152	2,347	360	2,707
Empire Life Insurance Company	652	255	907	2,944	17	2,961
Equitable Life Assurance Society of the United States	6	34	40	.....	.....	.....
Equitable Life Insurance Company of Canada	2,326	597	2,923	4,043	648	4,691
Excelsior Life Insurance Company	1,505	703	2,208	2,444	1,015	3,459
Federated Life Insurance Company	221	55	276	25	.....	25
Financial Life Assurance Co. of Canada	320	.....	320	.....	.....	.....
Ford Life Insurance Company	.....	262	262	.....	.....	.....
Franklin Life Insurance Company	29	.....	29	3	.....	3
General American Life Insurance Co.	.....	2	2	.....	.....	.....
Glacier National Life Assurance Co.	4	.....	4	.....	.....	.....
Globe Life Insurance Company	66	.....	66	.....	.....	.....

LIFE INSURANCE — NET PREMIUM INCOME ON MANITOBA BUSINESS — 1987 — Continued

	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial) $'000	Group $'000	Total $'000	Individual (includes Industrial) $'000	Group $'000	Total $'000
Great-West Life Assurance Company	14,171	15,980	30,151	41,663	52,639	94,302
Halifax Life Insurance Company	17	16	33	.....	.....	.....
Imperial Life Assurance Co. of Canada	4,535	1,728	6,263	9,101	25	9,126
John Hancock Mutual Life Insurance Company	5	7	12	.....	1	1
Laurential Mutual Insurance Company	6	.....	6	10	.....	10
Life Insurance Company of North America	.....	1	1	.....	.....	.....
London Life Insurance Company	23,617	2,393	26,010	10,997	6,958	17,955
Manufacturers Life Insurance Company	8,117	1,101	9,218	17,528	9,849	27,377
Maritime Life Assurance Company	2,779	860	3,639	8,131	.....	8,131
Massachusetts General Life Insurance Company	12	.....	12	.....	.....	.....
Massachusetts Mutual Life Insurance Company	1	2	3	.....	.....	.....
Metropolitan Life Insurance Company	3,257	1,084	4,341	1,726	1,947	3,673
Metropolitan Life Insurance Company of Canada	100	.....	100	424	.....	424
MIC Life Insurance Corporation	.....	262	262	.....	.....	.....
Minnesota Mutual Life Insurance Company	.....	(1)	(1)	.....	.....	.....
MONY Life Insurance Company of Canada	2,257	.....	2,257	7,575	.....	7,575
Mutual Life Assurance Company of Canada	8,067	1,737	9,804	18,196	6,562	24,758
Mutual Life Insurance Company of New York	96	4	100	.....	.....	.....
Mutual of Omaha Insurance Company	989	269	1,258	33	23	56
National Fidelity Life Insurance Company	6	.....	6	.....	.....	.....
National Life Assurance Company of Canada	2,160	1,934	4,094	221	5,911	6,132
New York Life Insurance Company	6,739	81	6,820	23	.....	23
New York Life Insurance Company of Canada	2,394	.....	2,394	3,842	.....	3,842
North American Life and Casualty Company	35	.....	35	.....	.....	.....
North American Life Assurance Company	7,048	1,151	8,199	8,282	3,204	11,486
North West Life Assurance Company of Canada	887	.....	887	2,469	.....	2,469
Norwich Union Life Insurance Society	518	.....	518	10	13	23
Paul Revere Life Insurance Company	773	8	781	309	.....	309
Pennsylvania Life Insurance Company	204	33	237	47	.....	47
Pierce National Life Insurance Company	791	.....	791	22	.....	22
Pioneer Life Assurance Company	2,537	.....	2,537	1,475	.....	1,475
Provident Life and Accident Insurance Company	.....	69	69	.....	.....	.....
Prudential Assurance Company Limited	1,536	423	1,959	312	952	1,264
Prudential Insurance Company of America	2,385	2,588	4,973	723	(1)	722
Prudential Life Assurance Company of England (Canada),	21	11	32	2,188	82	2,270

LIFE INSURANCE — NET PREMIUM INCOME ON MANITOBA BUSINESS — 1987 — Continued

	INSURANCE PREMIUMS (Direct)			CONSIDERATION FOR ANNUITIES (Direct)		
	Individual (includes Industrial) $'000	Group $'000	Total $'000	Individual (includes Industrial) $'000	Group $'000	Total $'000
Reliable Life Insurance Company	77	295	372	.....	.....	.....
Royal Life Insurance Company of Canada	49	.....	49	93	.....	93
Royal Life Insurance Limited	237	8	245	8	.....	8
Safeguard Life Assurance Company	6	.....	6	.....	.....	.....
Seaboard Life Insurance Company	1,149	604	1,753	3,132	.....	3,132
Sovereign Life Insurance Company	1,684	.....	1,684	2,152	.....	2,152
Standard Life Assurance Company	550	1	551	9,844	172	10,016
Sun Alliance and London Assurance Company Limited	35	.....	35	.....	.....	.....
Sun Life Assurance Company of Canada	11,032	4,746	15,778	11,887	8,852	20,739
Teachers Insurance and Annuity Association of America	5	.....	5	2	.....	2
Toronto Mutual Life Insurance Company	215	.....	215	.....	.....	.....
Transamerica Life Insurance Company of Canada	1,558	.....	1,558	885	15	900
Transamerica Occidental Life Insurance Company	609	224	833	.....	.....	.....
Travelers Insurance Company	69	35	104	.....	.....	.....
Travelers Life Insurance Company of Canada	44	89	133	46	.....	46
United of Omaha Life Insurance Company	5	.....	5	.....	.....	.....
Wawanesa Mutual Life Insurance Company	2,714	740	3,454	2,536	.....	2,536
Westbury Life Insurance Company	55	.....	55	.....	.....	.....
Western Life Assurance Company	59	.....	59	1	.....	1
Zurich Life Insurance Company of Canada	2,601	308	2,909	211	23	234
Totals	$134,873	$63,680	$198,553	$193,314	$102,899	$296,213

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1987

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED — INDIVIDUAL (Includes Industrial)						INSURANCE CONTRACTS LESS REINSURANCE CEDED — GROUP					Total Payments in respect of Insurance Contracts $'000
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Dividends $'000	Total $'000	
Abbey Life Insurance Company of Canada	15	.....	.....	2	.....	17	.....	.....	.....	.....	.....	17
Acadia Life Insurance Company	25	.....	.....	15	.....	40	.....	.....	.....	.....	.....	40
Aetna Life Insurance Company	38	.....	4	17	1	60	464	.....	3	32	499	559
Alexander Hamilton Life Insurance Company	.....	.....	.....	.....	.....	.....	77	.....	.....	.....	77	77
Allstate Life Insurance Company of Canada	29	.....	.....	32	.....	61	144	.....	.....	.....	144	205
American Bankers Life Assurance Company of Florida	.....	.....	.....	.....	.....	.....	130	.....	.....	.....	130	130
American Life Insurance Company	2,083	.....	.....	3	.....	2,086	25	.....	.....	.....	25	2,111
Balboa Life Insurance Company	.....	.....	.....	.....	.....	.....	21	.....	.....	.....	21	21
Bankers Life Company	.....	.....	.....	.....	.....	.....	1	.....	.....	39	40	40
Blue Cross Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....	36	...	...	...	36	36
Canada Life Assurance Company	613	.....	73	609	610	1,905	9,045	376	.....	2,643	12,064	13,969
Canadian General Life Insurance Company	354	.....	.....	.....	.....	354	295	.....	.....	57	352	706
Chrysler Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....	27	.....	.....	.....	27	27
Citadel Life Assurance Company	139	.....	6	308	81	534	219	.....	.....	.....	219	753
Commercial Union Life Assurance Company of Canada	149	.....	5	118	69	341	110	.....	.....	.....	110	451
Confederation Life Insurance Company	958	4	222	861	491	2,536	2,170	.....	.....	342	2,512	5,048
Cooperants, Mutual Life Insurance Society	.....	.....	.....	.....	.....	.....	3	.....	.....	.....	3	3
Co-operators Life Insurance Company	197	.....	54	130	319	700	844	.....	.....	184	1,028	1,728
Credit Life Insurance Company	.....	.....	.....	.....	.....	.....	15	.....	.....	.....	15	15
Crown Life Insurance Company	1,344	1,	80	632	633	2,690	769	.....	.....	.....	769	3,459
Cumis Life Insurance Company	301	.....	.....	5	4	310	1,110	28	.....	2	1,140	1,450
Cuna Mutual Insurance Society	1	.....	.....	15	15	31	.....	.....	.....	.....	.....	31
Desjardins Mutual Life Assurance Company	.....	.....	.....	.....	.....	.....	300	44	.....	18	362	362
Eaton Life Assurance Company	4481	1	7	100	17	573	338	8	.....	.....	346	919
Empire Life Insurance Company	206	2	34	378	78	698	560	.....	.....	6	566	1,264
Equitable Life Assurance Society of the United States	1	.....	.....	.....	.....	1	47	.....	.....	2	49	50
Equitable Life Insurance Company of Canada	270	.....	38	293	699	1,300	175	.....	.....	140	315	1,615
Excelsior Life Insurance Company	419	4	42	436	97	998	847	.....	4	(29)	822	1,820
Federated Life Insurance Company	204	.....	.....	40	.....	244	14	.....	.....	.....	14	258
Federated Life Insurance Company of Canada	34	.....	.....	.....	.....	34	4	.....	.....	.....	4	38
Financial Life Assurance Company of Canada	.....	.....	.....	5	.....	5	.....	.....	.....	.....	.....	5
Ford Life Insurance Company	.....	.....	.....	.....	.....	.....	38	.....	.....	.....	38	38
Globe Life Insurance Company	108	.....	.....	16	.....	124	7	.....	6	.....	13	137
Great-West Life Assurance Company	2,609	.....	431	3,228	5,020	11,288	10,777	162	9	5,177	16,125	27,413
Halifax Life Insurance Company	1	.....	.....	3	.....	4	.....	.....	.....	.....	.....	4

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1987

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED — INDIVIDUAL (Includes Industrial)						INSURANCE CONTRACTS LESS REINSURANCE CEDED — GROUP					Total Payments in respect of Insurance Contracts $'000
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Dividends $'000	Total $'000	
Imperial Life Assurance Company of Canada	251	.....	47	698	844	1,840	542	.....	.....	22	564	2,404
John Alden Life Insurance Company	21	.....	.....	.....	.....	21	.....	.....	.....	.....	.....	21
John Hancock Mutual Life Insurance Company	.....	.....	.....	1	1	2	2	.....	.....	.....	2	4
London Life Insurance Company	3,008	133	355	4,024	8,803	16,323	1,797	33	.....	55	1,885	18,208
Manufacturers Life Insurance Company	1,928	3	306	2,054	1,408	5,699	163	.....	.....	14	177	5,876
Maritime Life Assurance Company	2,422	.....	.....	387	21	2,830	292	.....	.....	.....	292	3,122
Massachusetts General Life Insurance Company	10	.....	.....	18	6	34	.....	.....	.....	.....	.....	34
Metropolitan Life Insurance Company	1,001	17	328	949	1,473	3,768	842	9	.....	97	948	4,716
Metropolitan Life Insurance Company of Canada	.....	.....	.....	4	.....	4	.....	.....	.....	.....	.....	4
MIC Life Insurance Corporation	.....	.....	.....	.....	.....	.....	165	.....	.....	.....	165	165
Minnesota Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	(1)	(1)	(1)
MONY Life Insurance Company of Canada	311	.....	.....	634	37	982	.....	.....	.....	.....	.....	982
Mutual Life Assurance Company of Canada	1,465	38	78	1,508	3,193	6,282	1,010	4	13	102	1,129	7,411
Mutual Life and Citizens Assurance Company	3	.....	.....	1	.....	4	.....	.....	.....	.....	.....	4
Mutual Life Insurance Company of New York	5	.....	2	97	74	178	.....	.....	.....	.....	.....	178
Mutual of Omaha Insurance Company	84	.....	8	200	78	370	162	.....	.....	.....	162	532
National Life Assurance Company of Canada	159	.....	20	63	35	277	450	.....	.....	.....	450	727
New York Life Insurance Company	1,015	34	23	2,173	1,469	4,714	70	.....	.....	21	91	4,805
New York Life Insurance Company of Canada	.....	.....	.....	63	.....	63	.....	.....	.....	.....	.....	63
North American Life and Casualty Company	271	.....	4	12	.....	287	5	.....	.....	.....	5	292
North American Life Assurance Company	1,099	.....	191	1,897	1,646	4,833	1,042	.....	.....	7	1,049	5,882
North West Life Assurance Company of Canada	228	.....	.....	456	.....	684	.....	.....	.....	.....	.....	684
Norwich Union Life Insurance Society	95	.....	5	53	27	180	.....	.....	.....	.....	.....	180
Paul Revere Life Insurance Company	148	.....	41	189	.....	378	.....	.....	.....	.....	.....	378
Pennsylvania Life Insurance Company	.....	.....	.....	41	.....	41	15	.....	.....	7	22	63
Pierce National Life Insurance Company	168	.....	.....	19	.....	187	.....	.....	.....	.....	.....	187
Pioneer Life Assurance Company	621	.....	356	876	387	2,240	.....	.....	.....	.....	.....	2,240
Provident Life and Accident Insurance Company	.....	.....	.....	.....	.....	.....	82	.....	.....	.....	82	82
Prudential Assurance Company Limited	123	.....	21	470	488	1,102	364	.....	.....	.....	364	1,466
Prudential Insurance Company of America	397	.....	167	620	1,067	2,251	1,443	(33)	16	269	1,695	3,946
Reliable Life Insurance Company	1	.....	1	1	.....	3	280	.....	.....	.....	280	283
Royal Life Insurance Limited	106	.....	9	32	72	219	.....	.....	.....	.....	.....	219
Safeguard Life Assurance Company	13	.....	.....	7	3	23	.....	.....	.....	.....	.....	23
Seaboard Life Insurance Company	213	2	13	227	56	511	214	.....	.....	.....	214	725

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1987

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED — INDIVIDUAL (Includes Industrial)						INSURANCE CONTRACTS LESS REINSURANCE CEDED — GROUP					Total Payments in respect of Insurance Contracts $'000
	Death Claims $'000	Disability Claims $'000	Matured Endowments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Disability Claims $'000	Surrender Values $'000	Dividends $'000	Total $'000	
Sovereign Life Insurance Company	81	1	32	254	94	462	.....	.....	.....	.....	.....	462
Standard Life Assurance Company	19	.....	23	101	229	372	19	.....	.....	.....	19	391
Sun Alliance and London Assurance Company Limited	.....	.....	.....	3	2	5	.....	.....	.....	.....	.....	5
Sun Life Assurance Company of Canada	968	.....	206	1,474	2,621	5,269	3,358	85	.....	99	3,542	8,811
Teachers Insurance and Annuity Association of America	.....	.....	.....	.....	3	3	.....	.....	.....	.....	.....	3
Toronto Mutual Life Insurance Company	50	.....	.....	13	2	65	.....	.....	.....	.....	.....	65
Transamerica Life Insurance Company of Canada	.....	.....	.....	31	3	34	.....	.....	.....	.....	.....	34
Transamerica Occidental Life Insurance Company	134	.....	2	153	2	291	5	.....	.....	.....	5	296
Travelers Insurance Company	24	1	16	90	.....	131	30	.....	.....	.....	30	161
Travelers Life Insurance Company of Canada	.....	.....	.....	1	.....	1	51	9	.....	.....	60	61
United of Omaha Life Insurance Company	13	.....	.....	4	.....	17	.....	.....	.....	.....	.....	17
Wawanesa Mutual Life Insurance Company	416	.....	3	175	156	750	167	.....	.....	.....	167	917
Western Life Assurance Company	14	.....	7	17	9	47	.....	.....	.....	.....	.....	47
Zurich Life Insurance Company of Canada	606	.....	71	91	44	812	149	.....	.....	.....	149	961
Totals	$28,037	$241	$3,331	$27,427	$32,487	$91,523	$41,331	$725	$58	$9,298	$51,412	$142,935

LIFE INSURANCE -- DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1987

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts $'000	Total Disbursements in respect of Insurance & Annuity Contracts $'000
	INDIVIDUAL					GROUP						
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000		
Abbey Life Insurance Company of Canada	...	1	...	...	1	...	...	...	...	...	1	18
Acadia Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	40
Aetna Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	559
Alexander Hamilton Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	77
Allstate Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	...
Allstate Life Insurance Company of Canada	...	1	1	...	2	...	...	...	...	...	2	207
American Bankers Life Assurance Company of Florida	...	...	...	...	...	...	...	...	...	...	...	130
American Life Insurance Company	...	3	...	...	3	...	...	...	...	...	3	2,114
Balboa Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	21
Bankers Life Company	...	...	...	...	...	...	4	...	12	16	16	56
Blue Cross Life Insurance Company of Canada	...	...	...	...	...	...	...	...	...	...	...	36
Canada Life Assurance Company	203	3,775	4,235	6	8,219	9	1,548	354	...	1,911	10,130	24,099
Canadian General Life Insurance Company	...	2	...	...	2	...	...	...	...	...	2	708
Chrysler Life Insurance Company of Canada	...	...	...	...	...	...	...	...	...	...	...	27
Citadel Life Assurance Company	...	83	1,535	5	1,623	...	...	6	...	6	1,629	2,382
College Retirement Equities Fund	...	5	...	...	5	...	...	...	...	...	5	5
Colonia Life Insurance Company	...	77	...	...	77	...	...	...	...	...	77	77
Combined Insurance Company of America	...	...	...	...	...	...	...	...	...	...	...	...
Commercial Union Life Assurance Company of Canada	6	29	403	...	438	...	...	...	...	...	438	889
Confederation Life Insurance Company	93	2,080	2,098	17	4,288	...	...	...	...	...	4,288	9,336
Connecticut General Life Insurance Company	...	...	...	...	...	...	1	...	...	1	1	1
Cooperants, Mutual Life Insurance Society	...	...	...	...	...	...	10	...	...	10	10	13
Co-operators Life Insurance Company	7	240	88	8	343	...	183	97	107	387	730	2,458
Credit Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	15
Crown Life Insurance Company	28	1,815	276	21	2,140	21	306	790	...	1,117	3,257	6,716
Cumis Life Insurance Company	...	...	540	...	540	...	49	...	...	49	589	2,039
Cuna Mutual Insurance Society	...	1	...	1	2	...	...	...	...	...	2	33
Desjardins Mutual Life Assurance Company	...	...	215	...	215	...	2	...	...	2	217	579
Eaton Life Assurance Company	56	2,485	1,629	...	4,170	...	550	...	...	550	4,720	5,639
Empire Life Insurance Company	14	719	979	8	1,720	...	98	579	...	677	2,397	3,661
Equitable Life Assurance Society of the United States	...	...	...	...	...	...	7	...	...	7	7	57
Equitable Life Insurance Company of Canada	32	878	2,225	16	3,151	...	40	195	...	235	3,386	5,001
Excelsior Life Insurance Company	227	893	4,238	(1)	5,357	...	417	3,442	...	3,859	9,216	11,036
Federated Life Insurance Company	...	4	...	...	4	...	...	...	...	...	4	262
Federated Life Insurance Company of Canada	...	...	...	...	...	...	...	...	...	...	...	38
Financial Life Assurance Company of Canada	...	...	...	...	...	...	...	...	...	...	...	5
Ford Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	38
Franklin Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	...
General American Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	...
Glacier National Life Assurance Company	...	...	...	...	...	...	...	...	...	...	...	...
Globe Life Insurance Company	...	...	...	...	...	...	...	...	...	...	...	137
Great-West Life Assurance Company	501	8,687	24,368	136	33,692	2,286	19,801	29,333	195	51,615	85,307	112,720
Halifax Life Insurance Company	...	1	...	...	1	...	1	...	...	1	2	6
Imperial Life Assurance Company of Canada	182	2,923	5,221	5	8,331	...	373	18	...	391	8,722	11,126

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1987 — Continued

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts $'000	Total Disbursements in respect of Insurance & Annuity Contracts $'000
	INDIVIDUAL					GROUP						
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000		
John Alden Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	21
John Hancock Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....	1	.....	1	2	2	6
Laurentian Mutual Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Laurier Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Life Insurance Company of North America	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
London Life Insurance Company	370	2,270	5,826	183	8,649	133	8,060	4,109	.....	12,302	20,951	39,159
Manufacturers Life Insurance Company	215	11,944	13,202	25	25,386	25	4,769	12,180	186	17,160	42,546	48,422
Maritime Life Assurance Company	60	1,397	4,970	.....	6,427	.....	.....	1	.....	1	6,428	9,550
Massachusetts General Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	34
Massachusetts Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....	3	.....	.....	3	3	4
Metropolitan Life Insurance Company	142	288	1,091	16	1,537	11	439	52	.....	502	2,039	6,755
Metropolitan Life Insurance Company of Canada	.....	.....	6	.....	6	.....	.....	.....	.....	.....	6	10
MIC Life Insurance Corporation	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	165
Minnesota Mutual Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	(1)
MONY Life Insurance Company of Canada	18	711	1,799	1	2,529	.....	.....	.....	.....	.....	2,529	3,511
Mutual Life Assurance Company of Canada	319	5,125	13,132	6	18,582	5	1,706	1,544	.....	3,255	21,837	29,248
Mutual Life and Citizens Assurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4
Mutual Life Insurance Company of New York	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	178
Mutual of Omaha Insurance Company	.....	11	67	11	89	.....	.....	.....	.....	.....	89	621
National Fidelity Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
National Life Assurance Company of Canada	30	99	197	.....	326	478	350	2,622	1,665	5,115	5,441	6,168
New York Life Insurance Company	.....	218	.....	10	228	.....	49	.....	.....	49	277	5,082
New York Life Insurance Company of Canada	154	91	439	.....	684	.....	.....	.....	.....	.....	684	747
North American Life and Casualty Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	292
North American Life Assurance Company	66	5,498	3,484	19	9,067	66	876	3,468	130	4,540	13,607	19,489
North West Life Assurance Company of Canada	108	194	1,016	.....	1,318	.....	.....	.....	.....	.....	1,318	2,002
Norwich Union Life Insurance Society	.....	88	41	7	136	1	126	.....	.....	127	263	443
Old Republic Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Paul Revere Life Insurance Company	.....	32	359	.....	391	.....	.....	.....	.....	.....	391	769
Pennsylvania Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	63
Phoenix Assurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Pierce National Life Insurance Company	.....	9	.....	.....	9	.....	.....	.....	.....	.....	9	196
Pioneer Life Assurance Company	.....	.....	598	.....	598	.....	.....	.....	.....	.....	598	2,838
Provident Life and Accident Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Prudential Assurance Company Limited	7	277	973	.....	1,257	19	1,889	434	37	2,379	3,636	5,102
Prudential Insurance Company of America	23	146	464	54	687	.....	31	.....	2	33	720	4,666
Prudential Life Assurance Company of England (Canada)	.....	106	416	.....	522	.....	89	8	.....	97	619	619
Reliable Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	283
Royal Life Insurance Company of Canada	.....	.....	85	.....	85	.....	.....	.....	.....	.....	85	85
Royal Life Insurance Limited	.....	3	23	1	27	.....	.....	.....	.....	.....	27	246

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1987 — Continued

NAME	ANNUITY CONTRACTS LESS REINSURANCE CEDED										Total Payments in respect of Annuity Contracts $'000	Total Disbursements in respect of Insurance & Annuity Contracts $'000
	INDIVIDUAL					GROUP						
	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000	Death Claims $'000	Annuity Payments $'000	Surrender Values $'000	Dividends $'000	Total $'000		
Safeguard Life Assurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	23
Seaboard Life Insurance Company	29	833	1,117	1	1,980	.....	32	.....	.....	32	2,012	2,737
Sovereign Life Insurance Company	5	48	972	1	1,026	.....	.....	.....	.....	.....	1,026	1,488
Standard Life Assurance Company	34	2,242	397	.....	2,673	.....	2,033	11	.....	2,044	4,717	5,108
Sun Alliance and London Assurance Company Limited	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	5
Sun Life Assurance Company of Canada	325	5,160	11,695	23	17,203	19	2,570	755	.....	3,344	20,547	29,358
Teachers Insurance and Annuity Association of America	.....	24	.....	30	54	.....	.....	.....	.....	.....	54	57
Toronto Mutual Life Insurance Company	.....	.....	2	.....	2	.....	.....	.....	.....	.....	2	67
Transamerica Life Insurance Company of Canada	30	80	262	.....	372	.....	.....	44	.....	44	416	450
Transamerica Occidental Life Insurance Company	.....	.....	.....	.....	.....	.....	1	.....	.....	1	1	297
Travelers Insurance Company	.....	2	.....	.....	2	.....	9	.....	.....	9	11	172
Travelers Life Insurance Company of Canada	.....	21	162	.....	183	.....	319	74	.....	393	576	637
United of Omaha Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	17
Wawanesa Mutual Life Insurance Company	131	752	614	386	1,883	.....	.....	.....	.....	.....	1,883	2,800
Westbury Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Western Life Assurance Company	.....	1	.....	.....	1	.....	.....	.....	.....	.....	1	48
Winterthur Life Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Zurich Life Insurance Company of Canada	.....	501	82	1	584	.....	7	70	.....	77	661	1,622
Totals	$3,415	$62,873	$111,542	$997	$178,827	$3,073	$46,749	$60,186	$2,335	$112,343	$291,170	$434,024

LIFE INSURANCE — DIRECT DISBURSEMENTS TO POLICYHOLDERS IN MANITOBA — 1987

NAME	INSURANCE CONTRACTS LESS REINSURANCE CEDED		ANNUITY CONTRACTS LESS REINSURANCE CEDED
	INDIVIDUAL	GROUP	INDIVIDUAL
	Guaranteed Bonus $'000	Matured Endowments $'000	Matured Endowments $'000
Connecticut General Life Insurance Company	.....	1	.....
Safeguard Life Assurance Company	10	.....	.....
Citadel Life Assurance Company	.....	.....	23
Excelsior Life Insurance Company	.....	.....	105
Seaboard Life Insurance Company	.....	.....	34
Sovereign Life Insurance Company	.....	.....	39
Transamerica Life Insurance Company of Canada	.....	.....	1
Totals	$10	$1	$202

*These figures are in addition to the figures shown on the previous Life pages.

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1987

NAME	GROSS IN FORCE AT END 1986		NEW ISSUED		GROSS IN FORCE AT END 1987	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Abbey Life Insurance Company of Canada	234	46,063	17	7,890	213	47,606
Acadia Life Insurance Company	125	1,581	6	775	120	2,240
Aetna Life Insurance Company	263	263,384	.....	.....	238	230,047
Alexander Hamilton Life Insurance Company	2,760	8,470	958	4,493	2,522	8,651
Allstate Life Insurance Company	23	134	.....	.....	21	125
Allstate Life Insurance Company of Canada	673	26,278	89	5,022	688	31,386
American Bankers Life Assurance Company of Florida	.....	29,338	.....	4,253	.....	33,464
American Life Insurance Company	6,164	249,224	2,813	117,510	8,819	352,426
Balboa Life Insurance Company	5	10,560	.....	.....	5	13,851
Bankers Life Company	2	12,333	.....	.....	2	13,212
Blue Cross Life Insurance Company of Canada	1	112	1	10	7	97
Canada Life Assurance Company	4,685	3,381,033	227	65,651	4,552	3,969,670
Canadian General Life Insurance Company	4,578	254,831	14	2,355	3,242	239,024
Chrysler Life Insurance Company of Canada	908	5,310	383	3,752	918	5,307
Citadel Life Assurance Company	3,694	241,605	611	72,066	3,774	290,493
College Retirement Equities Fund	.....	.....	.....	.....	.....	.....
Colonia Life Insurance Company	81	7,487	29	3,260	82	7,749
Combined Insurance Company of America	13	775	1	726	14	520
Commercial Union Life Assurance Company of Canada	3,825	152,662	290	54,334	3,225	210,610
Confederation Life Insurance Company	9,543	1,543,598	442	134,773	9,203	1,131,360
Connecticut General Life Insurance Company	2	2,127	.....	.....	1	1,904
Cooperants, Mutual Life Insurance Society	23	4,369	.....	3,008	23	7,701
Co-operators Life Insurance Company	9,078	932,148	1,214	58,476	9,786	835,782
Credit Life Insurance Company	323	3,694	170	7,310	211	3,017
Crown Life Insurance Company	5,504	357,265	85	30,862	5,144	304,645
Cumis Life Insurance Company	2,037	475,114	682	107,261	2,495	543,016
Cuna Mutual Insurance Society	524	2,990	.....	.....	495	2,607
Desjardins Mutual Life Assurance Company	120	58,121	9	2,533	124	90,167
Eaton Life Assurance Company	8,065	236,222	202	11,476	6,947	237,926
Empire Life Insurance Company	2,300	239,175	212	18,237	2,162	259,033
Equitable Life Assurance Society of the United States	17	15,758	1	62	17	12,758
Equitable Life Insurance Company of Canada	3,744	349,437	393	42,306	3,912	359,495
Excelsior Life Insurance Company	3,340	368,229	383	61,848	3,260	404,224
Federated Life Insurance Company	31,064	31,064	155	11,806	761	44,964
Federated Life Insurance Company of Canada	.....	.....	.....	.....	.....	.....
Financial Life Assurance Company of Canada	312	60,476	138	36,474	407	86,302
Ford Life Insurance Company	1,236	10,695	1,017	14,934	1,435	16,534
Franklin Life Insurance Company	58	10,044	9	1,850	58	9,193
General American Life Insurance Company	.....	1,930	.....	.....	.....	1,212
Glacier National Life Assurance Company	314	3	.....	.....	49	781

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1987 — Continued

NAME	GROSS IN FORCE AT END 1986		NEW ISSUED		GROSS IN FORCE AT END 1987	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Globe Life Insurance Company	335	3,470	.....	.....	322	3,250
Great-West Life Assurance Company	27,824	6,589,225	3,150	575,542	28,454	7,940,833
Halifax Life Insurance Company	293	6,084	.....	.....	226	3,183
Imperial Life Assurance Company of Canada	8,876	577,550	808	66,855	8,947	876,048
John Alden Life Insurance Company	.....	.....	.....	.....	.....	.....
John Hancock Mutual Life Insurance Company	12	1,762	.....	.....	11	1,775
Laurentian Mutual Insurance Company	32	632	3	175	35	716
Laurier Life Insurance Company	443	62,493	120	25,820	523	82,392
Life Insurance Company of North America	.....	.....	.....	.....	.....	.....
London Life Insurance Company	84,559	2,473,501	6,254	461,865	85,183	2,739,404
Manufacturers Life Insurance Company	17,089	801,117	1,331	146,599	16,717	871,751
Maritime Life Assurance Company	3,418	610,840	350	59,644	3,298	794,919
Massachusetts General Life Insurance Company	123	854	.....	.....	111	720
Massachusetts Mutual Life Insurance Company	7	530	.....	.....	6	575
Metropolitan Life Insurance Company	43,428	477,769	563	23,550	45,235	596,112
Metropolitan Life Insurance Company of Canada	396	21,815	353	29,976	698	48,481
MIC Life Insurance Corporation	12,214	120,310	.....	.....	12,131	109,433
Minnesota Mutual Life Insurance Company	37	588	.....	.....	26	460
MONY Life Insurance Company of Canada	3,408	206,646	1,448	158,891	4,187	326,066
Mutual Life Assurance Company of Canada	25,602	1,632,716	1,638	316,370	25,387	1,830,941
Mutual Life and Citizens Assurance Company Limited	317	91	.....	.....	310	85,924
Mutual Life Insurance Company of New York	633	4,555	.....	.....	578	4,178
Mutual of Omaha Insurance Company	2,286	107,668	499	18,988	2,344	125,378
National Fidelity Life Insurance Company	.....	.....	.....	.....	.....	.....
National Life Assurance Company of Canada	3,048	522,070	464	101,595	2,979	1,084,288
New York Life Insurance Company	17,360	950,900	1,852	207,896	16,230	963,065
New York Life Insurance Company of Canada	1,898	244,814	1,574	126,333	3,151	334,948
North American Life and Casualty Company	431	3,096	.....	.....	392	2,740
North American Life Assurance Company	23,295	102,394	983	159,317	22,136	1,123,255
North West Life Assurance Company of Canada	2,305	209	723	67	2,407	221
Norwich Union Life Insurance Society	1,093	75,223	41	5,725	1,030	72,271
Old Republic Life Insurance Company	9	48	1	30	6	62
Paul Revere Life Insurance Company	2,121	94,726	90	12,681	1,994	92,524
Pennsylvania Life Insurance Company	444	24,636	261	30,578	611	45,621
Phoenix Assurance Company Limited	1	4	.....	.....	1	4
Pierce National Life Insurance Company	3,408	7,495	273	674	3,483	7,807
Pioneer Life Assurance Company	8,500	321,829	1,082	55,484	8,177	333,130
Provident Life and Accident Insurance Company	1	16,037	.....	.....	1	17,342
Prudential Assurance Company Limited	3,274	251,220	303	15,476	3,371	206,355
Prudential Insurance Company of America	16,857	1,100,478	537	18,430	16,350	1,191,391

LIFE (DIRECT) — MOVEMENT OF INSURANCE IN MANITOBA — 1987 — Continued

NAME	GROSS IN FORCE AT END 1986		NEW ISSUED		GROSS IN FORCE AT END 1987	
	No.	Amount $'000	No.	Amount $'000	No.	Amount $'000
Prudential Life Assurance Company of England (Canada)	25	2,274	58	9,308	77	10,957
Reliable Life Insurance Company	150	137,955	5	29,794	141	140,418
Royal Life Insurance Company of Canada	142	10,746	7	598	120	8,716
Royal Life Insurance Limited	763	25,126	14	346	668	21,491
Safeguard Life Assurance Company	232	609	.....	.....	223	617
Seaboard Life Insurance Company	3,349	275,496	602	92,196	3,580	340,885
Sovereign Life Insurance Company	5,090	332,696	453	51,780	4,630	305,571
Standard Life Assurance Company	1,179	33,715	19	1,871	88	5,283
Sun Alliance and London Assurance Company Limited	141	11,131	.....	.....	120	8,433
Sun Life Assurance Company of Canada	24,466	1,978,390	2,497	337,056	24,966	2,255,907
Teachers Insurance and Annuity Association of America	13	386	.....	.....	13	370
Toronto Mutual Life Insurance Company	686	55,004	20	2,225	596	46,659
Transamerica Life Insurance Company of Canada	2,967	337,917	745	99,963	3,283	373,446
Transamerica Occidental Life Insurance Company	2,490	74,379	134	19,816	2,191	77,137
Travelers Insurance Company	542	11,237	.....	15	493	11,232
Travelers Life Insurance Company of Canada	302	232,914	2	1,810	13	223,332
United of Omaha Life Insurance Company	64	364	.....	.....	60	345
Wawanesa Mutual Life Insurance Company	7,745	632,511	852	100,135	7,922	691,200
Westbury Life Insurance Company	249	10,528	20	3,155	109	9,804
Western Life Assurance Company	448	9,092	(1)	25	523	8,261
Winterthur Life Insurance Company	3,694	18,120	611	5,405	3,774	21,787
Zurich Life Insurance Company of Canada	4,677	531,287	1,846	287,282	5,876	736,352
Totals	480,429	$31,530,911	43,136	$4,646,654	451,446	$37,024,865

MARINE INSURANCE
Adjustment Expenses Included In Losses Incurred

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
American Home Assurance Company	$ 14	$ 5	$ (3)	$ .....
Chubb Insurance Company of Canada	1	.....	.....	.....
CIGNA Insurance Company of Canada	25	(1)	23	12
Commercial Union Assurance Co. of Canada	1	9	.....	(3)
Continental Insurance Company	91	25	165	32
Dominion Insurance Corporation	149	14	162	45
Eagle Star Insurance Company Ltd.	3	.....	2	1
Federation Ins. Co. of Canada	14	.....	.....	.....
Fireman's Fund Insurance Co.	47	.....	38	30
Home Insurance Company	12	20	9	16
Laurentian Pacific Insurance Co.	.....	.....	5	.....
Maritime Insurance Company Limited	93	38	102	6
Norwich Union Fire Insurance Society Ltd.	27	7	11	4
Orion Insurance Company PLC	1	.....	1	.....
Royal Ins. Co. of Canada	230	118	236	190
Travelers Indemnity Company of Canada	24	14	49	25
Wellington Insurance Company	8	7	12	4
Totals	$ 720	$ 256	$ 812	$ 362

MISCELLANEOUS INSURANCE, NOT OTHERWISE CLASSIFIED
Adjustment Expenses Included In Net Losses Incurred

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
CREDIT				
American Credit Indemnity Company	39	(3)	32	(4)
Laurentian Pacific Insurance Company	4	.....	2	(1)
MORTGAGE				
Mortgage Insurance Company of Canada	4,682	77	5,956	9
TITLE				
Chicago Title Insurance Company	2	.....	.....	.....
Lawyers Title Insurance Company	5	.....	.....	.....
LEGAL EXPENSE				
Associates Insurance Company	(1)	.....	.....	.....
SPECIAL RISK EXTENSION				
Manitoba Public Insurance Corporation	16,866	8,981	17,444	11,901
PRODUCT WARRANTY				
Elite Insurance Company	.....	.....	269	31
Totals	$21,597	$ 9,055	$23,703	$11,936

PROPERTY INSURANCE

(Includes Fire, P.P.F., Plate Glass, Theft, Inland Transp. & Livestock)

Adjustment Expenses Included in Net Losses Incurred

COMPANIES	Direct Premiums 1986			Losses 1986			Direct Premiums 1987			Losses 1987		
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Advocate General Insurance Co. of Canada	$ 1,207	$ 1,059	$ 2,266	$ 920	$ 785	$ 1,705	$ 1,331	$ 815	$ 2,146	$ 773	$ 806	$ 1,579
Aegon Insurance Company (U.K.) Limited					2	2						
Aetna Casualty & Surety Company		98	98		(22)	(22)		96	96		42	42
Aetna Casualty Company of Canada	39	44	83	8	21	29						
Aetna Insurance Company					(57)	(57)					(24)	(24)
Affiliated FM Insurance Company		559	559		(29)	(29)		494	494		37	37
Albion Insurance Company						1*				1		1
Allendale Mutual Insurance Company		250	250		118	118		501	501		18	18
Allianz Insurance Company		181	181		318	318		56	56		64	64
Allstate Insurance Co. of Canada	189	309	498	257	93	350	202	208	410	159	(49)	110
American Bankers Ins. Co. of Florida	187		187	26		26	235	38	273	8		8
American Home Assurance Company		2,767	2,767		1,908	1,908		2,430	2,430		573	573
American Road Insurance Company	3		3	31		31	3		3			
Arkwright Mutual Insurance Company		389	389		160	160		252	252		1,299	1,299
Assitalia - Le Assicurazioni D'Italia			(27)*			121*					(140)	(140)
Boiler Inspection & Ins. Co. of Canada		1	1					13	13		1	1
Calvet Ins. Co. Limited								33	33		15	15
Canada Accident & Fire Assurance Co.		2	2					3	3			
Canada Life Casualty Insurance Co.	3		3				27		27	5		5
Canadian General Insurance Co.	289	187	476	247	206	454	410	150	560	208	86	294
Canadian Home Assurance Company	559	524	1,083	241	375	616	542	504	1,046	212	257	469
Canadian Indemnity Co.	610	1,117	1,727	377	398	775	979	1,042	2,021	579	273	852
Canadian Surety Co.	1,339	738	2,077	1,054	196	1,250	1,684	1,125	2,809	860	927	1,787
Casualty Co. of Canada	197	31	228	91	8	99	223	40	263	241	8	249
Century Insurance Co. of Canada		18	18		1	1	50	7	57	3		3
Chateau Insurance Company		129	129	35	211	246		33	33	59	186	245
Chrysler Insurance Company		43	43		44	44		60	60		62	62
Chubb Insurance Company of Canada	36	317	353	1	80	81	38	296	334	5	177	182
CIGNA Insurance Company of Canada	2	1,661	1,663	8	695	703	1	1,370	1,371	(6)	240	234
Citadel General Assurance Company	23	3	26	9		9	27	(1)	26	11		11
Commerce & Industry Ins. Co. of Canada		1,095	1,095		130	130		461	461		(30)	(30)
Commerce Group Insurance Company		2	2					1	1			
Commercial Union Assurance Co. of Canada	719	2,591	3,310	478	1,376	1,854	1,015	2,404	3,419	489	1,073	1,562
Commonwealth Insurance Company		1,971	1,971		1,407	1,407		1,050	1,050		1,042	1,042
Constitution Insurance Co. of Canada	80	57	137	16	20	36	87	222	309	71	93	164
Continental Ins. Co.	144	13,021	13,165	148	4,039	4,187	431	8,136	8,567	234	5,304	5,538

*No breakdown. Total figure only.

PROPERTY INSURANCE — Continued

COMPANIES	Direct Premiums 1986			Losses 1986			Direct Premiums 1987			Losses 1987		
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Continental Ins. Co. of Canada	...	9	9	...	1	1	...	8	8	...	...	...
Contingency Insurance Company Ltd.	7	283	290	...	151	151	18	302	320	5	129	134
Co-operators General Insurance Company	4,272	1,562	5,834	4,163	627	4,790	4,893	1,607	6,500	2,169	2,196	4,365
Cornhill Insurance Co. of Canada	1	3	4	...	2	2	1	1	2	2	...	2
Coseco Ins. Co.	...	...	...	...	...	...	672	...	672	148	...	148
Cumis General Insurance Co.	326	104	430	450	19	469	566	244	810	542	19	561
Dome Ins. Corp. Ltd.	...	3	3	...	2	2	...	3	3	...	...	...
Dominion Insurance Corporation	8	3,718	3,726	6	1,533	1,539	13	2,116	2,129	...	943	943
Dominion of Canada General Ins. Co.	1,173	617	1,790	902	367	1,269	2,040	664	2,704	1,735	372	2,107
Eaton Insurance Company	306	39	345	211	37	248	317	24	341	236	(8)	228
Ecclesiastical Insurance Office Ltd.	...	1,044	1,044	...	718	718	...	840	840	...	749	749
Economical Mutual Insurance Co.	1,396	467	1,863	1,225	212	1,437	1,886	485	2,371	1,634	156	1,790
Elite Insurance Company	582	358	940	356	230	586	551	926	1,477	332	74	406
Employers Insurance of Wausau a Mutual Company	...	152	152	...	(1)	(1)	...	(198)	(198)	...	...	...
Equitable General Insurance Co.	...	...	...	...	(34)	(34)	...	...	...	...	48	48
Federal Insurance Co.	...	36	36	...	9	9	...	57	57	...	...	...
Federated Mutual Insurance Company	169	910	1,079	104	338	442	185	1,124	1,309	113	326	439
Federation Ins. Co. of Canada	344	44	388	505	...	505	627	58	685	497	(2)	495
Fireman's Fund Insurance Co.	...	222	222	...	(9)	(9)	...	347	347	...	(20)	(20)
Foresters Indemnity Company	159	...	159	129	...	129	182	...	182	158	...	158
GAN Incendie Accidents	4	142	146	...	73	73	9	151	160	3	66	69
General Accident Assur. Co. of Canada	2,189	2,423	4,612	2,001	1,314	3,315	2,888	2,818	5,706	2,611	992	3,603
Gerling Global General Insurance Co.	...	2,247	2,247	...	1,911	1,911	...	2,093	2,093	...	596	596
Gibraltar General Insurance Co.	...	(1)	(1)	...	(4)	(4)	...	...	...	...	(2)	(2)
Gold Circle Insurance Co.	131	...	131	94	...	94	...	...	...	...	...	...
Grain Insurance & Gurantee Co.	422	1,368	1,790	259	281	540	348	1,636	1,984	263	1,040	1,303
Guardian Insurance Co. of Canada	11	680	691	19	185	204	6	588	594	(15)	127	112
Halifax Insurance Co.	330	1,004	1,334	111	286	397	202	1,149	1,351	80	1,385	1,465
Hanover Insurance Co.	...	15*	15*	...	...	7*	...	5	5	...	3	3
Hartford Fire Insurance Co.	2	895	897	...	687	687	1	1,071	1,072	...	599	599
Herald Insurance Company	...	295	295	...	228	228	...	59	59	...	148	148
Home Insurance Co.	155	438	593	...	1,067	1,067	245	104	349	(3)	102	99
Hutterian Brethren Mutual Insurance Corp.	1,121	...	1,121	294	...	294	1,289	...	1,289	899	...	899
Insurance Co. of North America	...	416	416	...	15	15	...	111	111	...	(11)	(11)
Insurance Corporation of Ireland Ltd.	...	5*	5*	...	...	118*	...	...	...	...	(10)	(10)
Jevco Insurance Company	...	...	...	...	...	...	...	...	...	...	(3)	(3)
John Deere Insurance Co. of Canada	...	517	517	...	161	161	...	427	427	...	164	164
Kansa General Insurance Company	...	220	220	...	31	31	...	68	68	55	...	55
Laurential Casualty Co. of Canada	...	...	...	...	...	...	28	35	63	5	(19)	(14)
Laurentian General Insurance Co. Inc.	...	17	17	...	...	...	...	20	20	...	...	...

*No breakdown. Total figure only.

PROPERTY INSURANCE — Continued

COMPANIES	Direct Premiums 1986			Losses 1986			Direct Premiums 1987			Losses 1987		
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Laurentian Pacific Insurance Co.	.....	62	62	.....	44	44	1	270	271	.....	18	18
Liberty Mutual Fire Insurance Co.	.....	9	9	.....	.....	.....	.....	9	9	.....	16	16
Liberty Mutual Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2	2
London & Midland General Insurance Co.	154	(1)	153	59	14	73	97	.....	97	48	53	101
Lumbermen's Mutual Casualty Co.	.....	125	125	.....	25	25	.....	186	186	.....	.....	.....
Manitoba Mennonite Mutual Ins. Co.	3,074	79	3,153	2,742	.....	2,742	3,395	75	3,470	2,237	.....	2,237
Manitoba Public Insurance Corporation	12,342	10,274	22,616	10,641	8,021	18,662	9,916	7,683	17,599	10,203	5,147	15,350
Maritime Insurance Company Limited	.....	3	3	.....	.....	.....	.....	.....	.....	.....	.....	.....
Markel Insurance Co. of Canada	.....	4	4	.....	(82)	(82)	.....	.....	.....	.....	(316)	(316)
Metropolitan Ins. Co.	.....	.....	.....	.....	.....	.....	5	5	.....	.....	.....	.....
New Hampshire Insurance Co.	.....	1,418	1,418	.....	468	468	.....	1,319	1,319	.....	885	885
New Rotterdam Insurance Co.	7	283	290	.....	147	147	18	302	320	5	129	134
Niagara Fire Insurance Company	12	.....	12	1	.....	1	344	.....	44	160	.....	160
Non-Marine Underwriters Members Lloyds of London	833	1,780	2,613	512	834	1,346	737	1,344	2,081	650	409	1,059
Norman Insurance Company Ltd.	616	72	688	759	(13)	746	36	55	91	200	73	273
Old Republic Insurance Company	120	.....	120	129	.....	129	24	.....	24	24	.....	24
Orion Insurance Company PLC	.....	.....	.....	.....	2	2	.....	.....	.....	.....	.....	.....
Pacific Employers Insurance Company	.....	962	962	.....	129	129	.....	895	895	.....	630	630
Pafco Insurance Company Ltd.	.....	330	330	5	(11)	(6)	.....	360	360	(10)	48	38
Personal Insurance Co. of Canada	726	.....	726	262	.....	262	1,061	.....	1,061	547	.....	547
Phoenix Assurance Co. of Canada	1	7	8	.....	(1)	(1)	1	10	11	.....	1	1
Pool Insurance Co.	.....	1,205	1,205	.....	.....	.....	.....	1,148	1,148	.....	11	11
Portage la Prairie Mutual Insurance Co.	10,497	511	11,008	6,192	283	6,475	11,485	604	12,089	5,869	309	6,178
Protection Mutual Insurance Company	.....	552	552	.....	590	590	.....	424	424	.....	(42)	(42)
Prudential Assurance Co. Limited	3,870	3,035	6,905	2,347	1,678	4,025	4,671	3,099	7,770	3,360	900	4,260
Prudential of America General Ins. Co.	.....	.....	.....	.....	.....	.....	30	.....	30	42	.....	42
Prudential Assurance Company of England Property & Casualty (Canada)	7	.....	7	.....	.....	.....	.....	.....	.....	.....	.....	.....
Red River Valley	.....	.....	7,000*	.....	.....	3,827*	.....	.....	8,744*	.....	.....	3,967*
Reliance Insurance Co.	.....	19	19	.....	(260)	(260)	.....	25	25	.....	13	13
Royal Exchange Assurance of America, Inc.	.....	110	110	.....	21	21	.....	236	236	.....	6	6
Royal Insurance Company of Canada	2,103	7,444	9,547	1,812	7,220	9,032	2,555	7,868	10,423	1,755	6,027	7,782
St. Paul Fire & Marine Insurance Co.	.....	318	318	.....	(77)	(77)	.....	994	994	.....	(156)	(156)
Saskatchewan Mutual Insurance Co.	1,610	224	1,854	1,132	336	1,468	2,218	236	2,454	1,228	59	1,287
Scottish & York Insurance Co. Ltd.	.....	302	302	.....	211	211	.....	331	331	.....	89	89
Security Insurance Company of Hartford	2	79	81	.....	85	85	.....	8	8	.....	14	14
Security National Insurance Company	1,255	.....	1,255	830	.....	830	1,233	.....	1,233	1,296	.....	1,296
Sentry Insurance A Mutual Company	46	44	90	15	29	44	43	26	69	13	3	16
Simcoe & Erie General Insurance Co.	22	870	892	5	629	634	51	1,033	1,084	14	212	226
Sovereign General Insurance Company	183	743	926	60	361	421	781	1,282	2,063	786	514	1,300

*No breakdown. Total figure only.
**This amount does not include adjustment expenses.

PROPERTY INSURANCE — Continued

COMPANIES	Direct Premiums 1986			Losses 1986			Direct Premiums 1987			Losses 1987		
	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000	Personal $'000	Commercial $'000	Total $'000
Sun Alliance Insurance Company	.....	364	364	.....	(39)	(39)	.....	160	160	.....	114	114
Symons General Insurance Company	302	891	1,193	527	559	1,086	132	383	515	41	179	220
Toronto General Insurance Company	236	153	389	202	169	371	335	123	458	170	70	240
Traders General Insurance Company	131	85	216	112	94	206	186	68	254	94	39	133
Trafalgar Insurance PLC	2	.....	2	.....	.....	.....	3	.....	3	5	.....	5
Transit Insurance Company	.....	853	853	.....	404	404	.....	962	962	.....	125	125
Transport Insurance Company	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	(1)	(1)
Travelers Indemnity Company	.....	59	59	.....	(2)	(2)	.....	78	78	.....	40	40
Travelers Indemnity Co. of Canada	889	577	1,466	481	193	674	1,458	720	2,178	1,283	159	1,442
United States Fidelity & Guaranty Co.	.....	42	42	58	(3330)	(275)	.....	77	77	(13)	(162)	(175)
United States Fire Insurance Co.	.....	.....	.....	.....	(1)	(1)	.....	427	427	.....	147	147
USF & G Insurance Co. of Canada	228	277	505	87	39	126	394	387	781	321	159	480
Utica Mutual Insurance Company	.....	105	105	.....	(5)	(5)	.....	114	114	.....	25	25
Victoria Insurance Co. of Canada	.....	7	7	.....	(1)	(1)	.....	6	6	.....	(2)	(2)
Wawanesa Mutual Insurance Co.	14,623	5,746	20,369	11,560	3,945	15,505	15,610	6,070	21,680	8,788	3,460	12,248
Wellington Insurance Company	1,333	312	1,645	996	322	1,318	2,308	390	2,698	1,521	115	1,636
Yasuda Fire & Marine Insurance Co. Ltd.	.....	11	11	.....	41	41	.....	7	7	.....	(25)	(25)
Zurich Insurance Company	1,162	1,133	2,295	1,413	1,114	2,527	1,288	1,435	2,723	936	662	1,598
Totals	$74,961	$90,894	$172,848	$57,586	$50,160	$111,821	$84,633	$82,026	$175,393	$56,954	$46,657	$103,578

*No breakdown. Total figure only.

BOILER AND MACHINERY INSURANCE

Adjustment Expenses Included In Losses Incurred

COMPANIES	1986		1987	
	Direct Premiums $'000	Losses $'000	Direct Premiums $'000	Losses $'000
Advocate General Insurance Co. of Canada	$ 2	$.....	$ 3	$.....
Aetna Casualty & Surety Company	3	.....	1	.....
Affiliated F M Insurance Company	4	.....	1	.....
Allendale Mutual Insurance Company	(325)	.....	324	14
Allstate Insurance Company of Canada	1	.....	1	.....
American Home Assurance Co.	10	.....	(2)	.....
Arkwright Mutual Insurance Co.	60	113	75	100
Boiler Inspection & Ins. Co. of Canada	383	50	451	159
Canadian Surety Co.	4	.....	5	.....
Chubb Insurance Company of Canada	4	.....	5	2
CIGNA Insurance Co. of Canada	4	.....	.....	.....
Commercial Union Assurance Co. of Canada	311	569	332	(230)
Continental Insurance Co.	147	.....	220	14
Continental Ins. Co. of Canada	4	.....	2	(1)
Co-operators General Ins. Co.	.....	.....	8	116
Cumis General Insurance Co.	1	.....	5	.....
Dominion Insurance Corporation	6	3	4	(1)
Dominion of Canada General Ins. Co.	4	.....	8	.....
Economical Mutual Insurance Company	21	.....	20	.....
Federated Mutual Insurance Company	5	.....	3	.....
Gerling Global General Insurance Co.	499	89	524	278
Guardian Insurance Co. of Canada	.....	.....	1	.....
Home Insurance Co.	14	.....	1	.....
Insurance Company of North America	76	.....	63	.....
Laurentian Pacific Ins. Co.	.....	.....	26	.....
Liberty Mutual Fire Insurance Co.	.....	.....	1	.....
Lumbermen's Mutual Casualty Co.	19	.....	17	.....
Manitoba Public Insurance Corporation	60	6	63	3
New Hampshire Insurance Company	2	.....	.....	.....
Non-Marine Underwriters, Members of Lloyds	(1)	.....	1	.....
Protection Mutual Insurance Company	(18)	32	115	104
Prudential Assurance Company Ltd.	21	.....	21	1
Reliance Insurance Company	1	.....	.....	.....
Royal Insurance Company of Canada	867	261	851	164
St. Paul Fire & Marine Insurance Co.	3	.....	1	.....
Tokio Marine & Fire Insurance Co. Ltd.	3	(1)	3	.....
Travelers Indemnity Co.	4	.....	12	.....
Travelers Indemnity Co. of Canada	4	.....	6	.....
United States Fidelity & Guaranty Co.	2	.....	1	.....
Wellington Insurance Company	5	.....	12	1
Zurich Insurance Company	1	.....	.....	.....
Totals	$ 2,211	$ 1,122	$ 3,185	$ 724

**This amount does not include adjustment expenses.